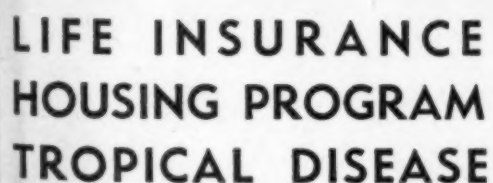


"FACTS YOU NEED
BEFORE YOU BUY

FEBRUARY, 194



**NEW SMALL RADIOS
CLEANSING CREAMS
YOUR INCOME TAX**

RAYON SLIPS
CITRUS JUICES
MEDICAL CARE

Ten Years of Consumers Union

Consumers Union received its charter as a non-profit membership organization on February 6, 1936. What has happened to the organization and what has it accomplished in the ten intervening years?

Depending on your point of view, there are many answers. Here are a few of them:

Consumers Union has become a powerful consumer organization, with over 100,000 members throughout the country. It has continued to thrive in the face of attacks from companies, publications and politicians who considered any honest effort to aid the individual consumer as dangerous and subversive. It has continued to thrive despite the refusal of numerous newspapers and magazines, submitting to pressure by big advertisers, to carry CU advertising; and despite campaigns by reactionary business and advertising groups to keep CU publications out of schools and libraries. Actually, the opposition has backfired: instead of injuring CU, the attacks have brought the organization new and stronger support from individuals and groups who believe in what CU is doing, and its right to do it.

CU has saved consumers many millions of dollars, and has enabled them to get more satisfactory and more durable products for their money. CU's technical staff, with the aid of a large group of devoted consultants, has provided consumers with the technical guidance which they needed to enable them to buy wisely. They have helped in the development of a critical body of consumers, with consequent improvement in many products and marketing practices.

CU's medical department has won wide recognition. It has exposed many frauds, and presented essential information on a wide variety of problems

in the field of health and medicine, including the broad subject of psychosomatic medicine.

CU carried through the courts—and won—the right to mail to qualified members its "Report on Contraceptive Materials." This victory was an important forward step in establishing the right of adult Americans to receive information important to their family welfare.

CU's exposés of such hazards as mineral oil nose drops (which cause "lipid" pneumonia) have resulted in actions by public health officials which have probably saved the lives of hundreds of children in recent years. Such projects have been handled cooperatively by the technical and the medical departments.

CU has provided effective leadership in the fight for consumer protection through the REPORTS and, since the beginning of the war, through the pages of the weekly BREAD & BUTTER. Its campaigns both alone and in cooperation with other organizations have had an important effect on legislation and on the work of regulatory agencies. Climaxing its efforts in this field, CU has established a temporary Washington office for the period of the coming battles over the renewal of price control legislation, housing legislation and other crucial consumer protective measures.

These are a few of the highlights.

(CU is pleased to report, as its second decade begins, that its laboratories are in the process of expanding; that postwar radios, refrigerators, vacuum cleaners, washing machines and electric irons are already going through the testing mills, with more—much more—to come.)

CONSUMERS UNION is a non-profit organization chartered under the Membership Corporation Laws of New York State. Its purpose is to furnish unbiased, usable information to help families meet their buying problems, get their money's worth in their purchases, develop and maintain an understanding of the forces affecting their interests as consumers. Consumers Union has no connection with any commercial

CONSUMER REPORTS each month gives comparative ratings of a variety of products based on tests and expert examinations, together with general buying guidance, information on medical and health questions, and news of happenings affecting the consumer's interests. The Reports is the manual of informed and efficient consumers the country over.

THE BUYING GUIDE (published as the December issue of the Reports) each year brings together information from all the preceding issues with new material and special buying advice. Pocket-size, 384 pages, with ratings of several thousand products, the Buying Guide is an invaluable shopping companion. Every member gets a copy of the Guide with his membership.

BREAD & BUTTER reports each week on new and predicted price and quality changes in consumer goods, interprets Washington legislation as it affects consumers, reports government regulations and actions on the consumer front.

SUBSCRIPTION FEES are \$4 a year, which includes subscription to the Reports and Buying Guide and Bread & Butter; \$3.50 without Bread & Butter (for foreign and Canadian memberships add 50¢). Reduced subscription rates are available for groups of 5 or more

cial interest and accepts no advertising; income is derived from the fees of members, each of whom has the right to vote for candidates to the Board of Directors. More than 70 educators, social workers and scientists sponsor Consumers Union and a national advisory committee of consumer leaders contributes to the formulation of policy (names of the members of the committee will be furnished on request).

(write for details). Library rates, for the Reports and Bread & Butter without the Buying Guide issue, are \$3.50; for the Reports alone, \$3.

Membership involves no obligation whatsoever on the part of the member beyond the payment of the subscription fee.

Strikes and the Consumer

Where does the consumer interest lie in the battles between big business and the unions now sweeping the country? The unions are fighting for their own self interest and the companies are fighting for theirs. In this situation, the average consumer, who is not a union member and who has no financial interest in the struck companies, may not realize that his stake in the outcome of the labor battles is, in the long run, as great as that of either the unions or the companies.

The consumer interest in strikes, as in all other matters affecting the health of our economy, is not a special interest; it is the interest of all the people, of the public; even, on a long-term basis, of the employers and the workers facing each other across conference tables and picket lines. And the consumer interest—the public interest—will be poorly served if the individual consumer does not take the trouble to find out what's best for him.

Almost every economist dreads what may happen a few years from now, when pent-up consumer demand for goods has been met and wartime savings have been used. Many foresee a depression of such severity—with perhaps 20 million or more unemployed—as to threaten the collapse of our economy. How will the outcome of the fight for higher wages affect this dismal prospect? If the victory of one side increases the danger, if the victory of the other side reduces it, then consumers cannot afford to back the wrong side, or even to be neutral.

The opinion of Consumers Union on this question, based on the conclusions of its economic advisers, will be evident to those who have read this column in past months, and who read CU's weekly publication, *Bread & Butter*. As we have repeatedly pointed out, the major problem of our economy is to provide the enormously expanded purchasing power required to buy the product of our enormously expanded productive plant. Unless most of that purchasing power is supplied by higher consumer expenditures, high-level production cannot be maintained. The unions, in fighting for higher pay for their own members, are also fighting the public's battle for greater purchasing power.

Professor Alvin Hansen of Harvard, a leading American economist, made clear the significance to all of us of labor's struggle for higher wages in a signed article in the *New York Times* of January 6th. He writes:

"... As we moved into the late Twenties, wages failed to keep pace with increasing productivity, and we experienced in consequence a disastrous profits inflation. This created an unstable situation and contributed to the stock market boom and collapse of 1929. ... As after World War I we should now again seek to achieve a substantial rise in real wages compared with pre-war." And because of the way our economy works, Professor Hansen insists that the rise in real wages must come from rising wage levels and not from declining price levels.

There is, of course, the question of whether business concerns can raise wages without bankrupting themselves. CU has presented a great deal of official data in *Bread & Butter* to show that they can. The ability and the need were both summed up by President Truman in his "State of the Union" message, when he told Congress: "Most industries and most companies have adequate leeway within which to grant substantial wage increases. These increases will have a direct effect in increasing consumer demand to the high levels needed."

Consumer Reports

"FACTS YOU NEED
BEFORE YOU BUY"

"Because it was established for the very purpose of aiding families to buy wisely, to avoid waste and to maintain health and living standards, and because it is the largest technical organization providing such guidance, Consumers Union recognizes a special responsibility to the nation. In full awareness of that responsibility, we pledge ourselves to do everything in our power to help Americans as consumers make the greatest possible contribution to the national need."—FROM A RESOLUTION ADOPTED ON DECEMBER 10, 1941, BY THE DIRECTORS.

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REPORTS ON PRODUCTS

TECHNICAL DIRECTOR: Elizabeth Glaser, Ph.D.

Ratings of products represent the best judgment of staff technicians or of consultants in university, governmental and private laboratories. Samples for test are in practically all cases obtained on the open market by CU's shoppers. Ratings are based on laboratory tests, carefully controlled use tests, the opinion of qualified authorities, the experience of a large number of persons, or on a combination of these factors. Even with rigorous tests, interpretation of findings is a matter on which expert opinion often differs. It is Consumers Union's pledge that opinions entering into its evaluations shall be as free from bias as it is possible to make them.

Table Model Radios

Test reports on the first eight radios of leading brands on the postwar market

CU's radio laboratory has just completed tests of the first eight radios of well-known brands that CU shoppers were able to purchase. All eight were table models.

The tests show that in all essential respects, these radios are on a par with prewar radios, and that insofar as these small models are concerned, manufacturers have not lived up to any of the promised improvements for postwar radios.

If you are badly in need of a radio, however, you can get a reasonably good table model—at a price. But if you can conveniently wait a few more months, it may pay you to do so.

The eight radios tested—two *Motorolas*, two *Pilots*, a *Temple*, a *Silvertone* and two *Emersons*, ranging in price from \$22 to \$44.50—were all more or less satisfactory, as small radios go. But none of them showed evidence of the much-heralded "improvements resulting from wartime research." In the models tested, at least, the "something new" manifested itself on the price tags rather than in anything coming out of the loudspeakers. For though they were essentially similar to prewar radios of the same types, prices were well above 1941 levels, even if you overlook the fact that before the war large discounts from list prices were available on most radios.

THE RADIO OUTLOOK

What can you expect if you do wait several months before buying a table-model radio?

So far as the "works" are concerned, the technical literature gives no indication of any major advances

in the small-radio field, though it is rumored that larger radios and phonograph combinations will show improvements at four points: the loudspeaker, FM circuits, phonograph pickups and record changers. However, a major circuit improvement for small radios, brought out just before the war and incorporated at that time in the *Zenith Consoltone* line, among others, may well be extended to other brands. This was the so-called "synthetic bass," which achieved the illusion of reproducing bass tones formerly inaudible in small radios. Critical listeners considered this a real improvement.

Let it be said in this connection, however, that even the improved small radio will not—and cannot be expected to—give the tone of the console (floor model), with its larger speaker and larger cabinet. The small radio has its place, and an important

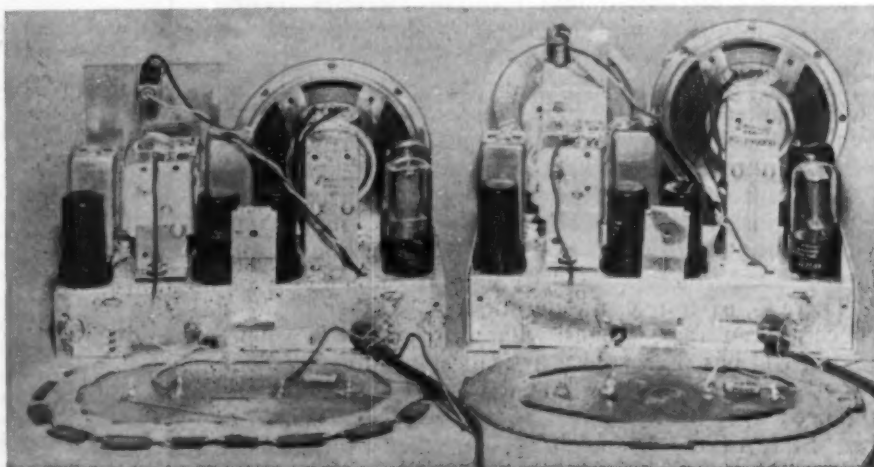
one. In a few hundred cubic inches, it compresses the ability to pick up numerous stations with surprisingly good clarity, volume and general listening satisfaction. But it is not—and is not expected to be—a musician's instrument which can reproduce sounds over a wide tonal range with a high degree of fidelity.

Assuming the limitations of small radios, there is another point which consumers would do well to consider before buying one of the currently-available models. Prices are high. But there are reports in the trade press that at least one large manufacturer—RCA—is planning to bring out a line of mass-produced, relatively low-priced radios to be sold through a 5-&-10-cent store chain and through drug stores. It may logically be expected that with RCA leading the way, other manufacturers will soon follow suit.

As for design of the cabinet, most of the currently-available models (the *Emerson 502* was a glaring exception) showed the same wood or imitation-wood exteriors, with the same dust-catching curlicues and slats, as were common before the war. The *Emerson 502*, priced at \$35 and practically identical inside to the conventionally-styled \$20 *Emerson 507*, was sheathed in a highly "modernistic" imitation green-and-black marble case, with liberal amounts of plastic on the face, and aquamarine paint on the dial. Some people may like it, and may decide that it is worth the \$15 premium; others are hoping that manufacturers will put out truly functional, modern designs with later models.

THE "BEST BUY"

Only the eight radios listed above



INSIDE VIEW of the *Emerson 507* (\$20), left, and the *Emerson 502* (\$35) right. Practically speaking, they're the same.



The glamorized exterior of the Emerson 502 brings its price up to \$35, but . . .

were available at the time of CU's tests. Several important brands, including Philco, GE, RCA, Zenith and Crosley, had not yet reached the market. And no large table models or consoles were available.

The "Best Buy" among the models tested was the \$26 *Motorola* Model 65X11. Tests showed this instrument to be satisfactory in all respects, though it was not as good in tone or volume as the \$45.50 *Motorola* 65T21—the best of all the radios tested.

JUDGING A RADIO

It would be ridiculous to apply the same criteria of judgment to a small table radio as are logically applied to a console model. For this reason, all statements of quality are relative. When the volume of a table radio is referred to as "good," the implication is, "good, for a small instrument"; a console model capable of only this degree of loudness would probably rate "poor" in this respect.

TONE

No radio can reproduce faithfully all the range of sounds which can be heard by the human ear; some of the highest notes and some of the lowest ones are invariably lost. Furthermore, not all the tones are reproduced at the same relative intensity as that with which they were produced, so that some portion of the musical scale (generally in the middle register) is relatively more emphasized than others. The first type of tone modification is called "high- or low-frequency cut-off"; the second, "frequency discrimination." Together they determine the tone or fidelity of the radio.

A third factor which adversely affects tone is referred to as "distortion." Generally speaking, this is the creation of overtones which result in a false rendition of the original note.

All of these were measured with

electrical testing devices. In accordance with common engineering practice, listening tests were also made.

How important is the whole subject of tone? This depends very much on circumstances. If you are a music-lover with a highly-trained ear, and want to catch the fine nuances of a symphonic broadcast, tone is of the utmost importance. For this, you will need a well-designed console radio; no table model will do the job. If, on the other hand, you want a radio that you can run all evening, as a background for your reading or bridge playing; one on which you can listen to your favorite comedian or newscaster; one that costs little to run over a period of time, you'll want a small table model.

These differences are among radios of various types. Among different models of the same type there are also differences, though of a smaller order. Again, whether these differences matter is dependent on the listener. If the small radio is the only one you have; if you are a critical listener; if you are interested in getting the best tone that today's small radio is capable of producing; then you'll want one that rates high in tone. If, like the average listener, you are simply interested in a radio that sounds satisfactory; or if you have a very good set for your concert listening, then any one of the radios included in the test will prove adequate.

LOUDNESS

The concept of volume or loudness in radio is also relative; what is considered good volume in a small receiver would be inadequate for a larger set. Among the radios tested, all could be played loudly enough to be heard distinctly in all parts of any large room in the home, under reasonably quiet conditions. None of them were—or could be expected to be—loud enough to serve at a dance or in a large auditorium. Again, there were differences which might or might not be important. If you like to turn on the radio while you do noisy work in the kitchen, and expect to catch every word of a soap opera, a radio rated relatively loud will be to your liking. On the other hand, if you have the radio at your elbow while you're listening, and if you don't expect to hear it beyond a room's length distance, any one of those tested will do.

An important feature present in all modern radios is the automatic volume control circuit. This provides an



. . . The same "works" in an ordinary case: the \$20 Emerson 507.

automatic compensation for differences in loudness between different stations so that—depending on how good the circuit is—you need make little or no adjustment in the volume knob as you turn from one station to another. A good automatic volume control is especially important to rural dwellers, since it compensates, at least in part, for fading.

SENSITIVITY

Roughly, sensitivity may be defined as the radio's ability to pick up weak stations. The term "weak" is here used in the relative sense, as depending not only on the power output of the broadcast station, but also on the location of the radio set, the distance of the transmitting antenna, and terrain considerations. Again, high sensitivity is most important to persons removed from metropolitan areas. For those who live far from high-powered stations, the sensitivity of the radios tested would probably be inadequate, but all of them were judged sensitive enough for use under most metropolitan conditions.

INTERFERENCE

So far, only positive, desirable features of the radios have been discussed. Interference, however, is on the debit side.

"BIRDIES," the whistles that some sets give as they are tuned from station to station, are one annoying form of interference. When the dial is turned quickly on a set that has had "birdie" elimination, the whistles assume a chirping character; if you turn the dial slowly from a station, the whistle starts at a very high pitch and becomes lower and lower in pitch until it disappears; then it becomes higher and higher again until it disappears at the other end of the scale. Usually, this phenomenon is especially strong at night, and on weak stations.

CONTINUED NEXT PAGE

ORDER OF QUALITY

In the following table, various characteristics, described in the text, are listed in order of quality relative to one another. A rating of "1" with regard to any factor means that the brand is the best of those tested with regard to that factor. Where two brands are given equal scores, they were found to be about equally good.

Brand	Tone	Volume	Sensitivity Aerial	Sensitivity Loop	"Birdie" Interference	Adjacent-Channel Interference
Motorola 65T21	1	1	1	2	3	2
Motorola 65X11	2	3	3	2	1	1
Pilot B3	3	4	2	3	2	2
Pilot T3	3	3	2	1	2	3
Temple E514M	3	2	2	4	4	2
Silvertone 6051	3	4	3	4	1	3
Emerson 502	2	2	4	4	5	2
Emerson 507	2	2	5	5	5	3

TELEGRAPH SIGNAL INTERFERENCE is a high-pitched dot-dash signal, particularly bothersome at some coastal locations. It is a result of the fact that all superheterodyne radios—and practically all radios on the market today are superheterodynes—are always tuned not only to the desired broadcast station, but also to a fixed frequency which is in the range of ship telegraph signals. Special means must be taken in radio design to minimize telegraph signal interference. You probably know whether yours is a location in which telegraph signal interference is a nuisance; if it is, better get one of the sets rated high in this respect.

ADJACENT CHANNEL INTERFERENCE results when two stations, adjacent on

the dial, come through at the same time, so that it is impossible to tune in one without receiving both. Or, even if the program of the second station does not come through, it may create a steady, high-pitched whistle. This whistle is clearly distinguishable from "birdie" interference, as its pitch does not vary as the dial is turned back and forth. Again, the importance of the elimination of such interference depends on the location of the radio.

ELECTRICAL HAZARDS

Most ac-dc radios (all radios tested except the \$45.50 *Motorola* were designed to operate on either alternating or direct current) have a certain degree of electric shock or short circuit hazard. Neither of these is serious, provided you treat your radio with the respect that all electrical equipment demands.

SHORT CIRCUIT HAZARD occurs, if the radio is not designed to eliminate it, when the radio is set on a metal radiator or other grounded conductor, or if exposed metal parts are touched by a wire which is connected to "ground." The result is a blown fuse or, if there are no fuses, overheating of the house wires and possibly fire. Usually, the exposed part of the set is at the screw-heads which protrude through the bottom of the cabinet. You can eliminate the short-circuit hazard at the screw-heads by covering the exposed screws with cardboard, felt or other such insulating material.

SHOCK HAZARD means simply that you can get a more or less severe shock if you should simultaneously touch



"Best Buy" was the \$26 *Motorola* 65X11, which rated second in overall quality.

an exposed portion of the radio with one hand, and touch a "ground" with the other. If a person is in excellent contact with both radio and "ground"—if his hands are wet, for example—the shock may in rare cases be so serious as to be fatal. Except in very rare cases, however, one is likely to receive nothing more than a warning shock that says, "hands off."

Any radio with short circuit hazard necessarily has shock hazard, but the reverse is not necessarily true.

NUMBER OF TUBES

Back in the early days of radio, it used to be the custom to boast of the number of tubes in your radio set; the more the merrier. There is still some hangover from that. But modern design has made the number of tubes in a radio an unimportant factor. Some tubes have been designed to embody the functions formerly filled by two or three; circuits have been developed which do a better job with one tube than a half dozen handled in the old days. In small radios, good design can make a five-tube set superior to one with six tubes. Other factors being equal, in fact, the smaller the number of tubes, the better, for you'll have to replace tubes just so much less often.

It should be understood, therefore, that the number of tubes for each set is given in the ratings for purposes of identification only. A larger number of tubes is in no sense intended to imply a better radio.

FEATURES

There were many special "added attractions" before the war, even on very small radios. On most of the new models, they have disappeared, though some of them are bound to return as competition again becomes severe among the various brands.

tone control, a feature which permits the adjustment of the relative



The *Motorola* 65T21, selling for \$45.50, rated highest in quality of the radios tested. It could not, however, be used in dc areas.

amount of treble or bass received, was present only on the \$45.50 *Motorola*.

PUSH-BUTTON CONTROL, an addition to the tuning dial which makes it possible to tune in to a limited number of stations by pushing a button rather than twisting the dial, was not found on any of the sets.

"MAGIC EYE," a special tube which shows visually when your radio is tuned accurately to the station, was not present on the radios tested.

BUILT-IN LOOP ANTENNA, which permits reception without an outside aerial, was part of all the radios tested. In addition, there was a wire connection to which an outside aerial could be attached. Reception is always improved when an outside aerial is attached, but in some sets, addition of an outside wire brings a greater improvement than in others. These are noted in the ratings.

It must be emphasized that the ratings which follow are relative, and are based on the eight radios which were available at the time the tests were made. As new table-model radios reach the market, they will be rated in comparison with these eight. Larger radios and radio combinations with phonograph or FM will be tested and rated as soon as CU can buy samples from the stores.

Prices given in the ratings are OPA Zone 1 (Eastern U.S.) price ceilings. On the models tested, Zone 2 (Western U.S.) prices were slightly higher.

BEST BUY

The following was judged to offer the best value for the money:

Motorola 65X11 (Galvin Mfg. Corp., Chicago). \$26. Six tubes including rectifier. Large midget radio (8"h. x 12"w. x 7"dp.) in brown plastic cabinet. Relatively good tone, volume and sensitivity; excellent interference rejection. No short circuit hazard, but slight shock hazard. Same insides as the following *Motorola* models; 65X12 at \$27.30 in ivory-color plastic cabinet; 65X13 at \$31.60 and 65X14 at \$34.20 in walnut-finish wood cabinets; 65X15 at \$35.55 in bleached walnut-finish wood cabinet.

ACCEPTABLE

In estimated order of over-all quality:

Motorola 65T21 (Galvin Mfg. Corp.). \$45.50. Six tubes including rectifier. Table radio (10"h. x 18"w. x 10"dp.) in wood cabinet. Excellent tone, volume and sensitivity; fair interference rejection. No shock or short circuit hazard. Good combination bass-and-treble tone

control; short wave band. Current consumption about twice as high as that of other radios tested.

Motorola 65X11 (see "Best Buy").

Pilot B-3 (Pilot Radio Corp., Long Island City, N. Y.). \$35.35. Six tubes, including rectifier. Small table radio (9"h. x 15"w. x 7"dp.) in plastic cabinet. Fairly good tone, volume and sensitivity; good interference rejection. Short circuit and shock hazards at three screws under cabinet, and through large slots in the back cover. Short, crammed dial. Short-wave and police band. Insides identical with **Pilot T-3**, below.

Pilot T-3 (Pilot Radio Corp.). \$44.40. Six tubes including rectifier. Small table radio (10"h. x 15"w. x 7"dp.) in wood cabinet. Fairly good tone, volume, sensitivity and interference rejection. Short circuit and shock hazards at three screws under cabinet and through large slots in the back cover. Short, crammed dial. Short-wave and police band. Sample tested had a defective dial so that it could not be tuned past the middle; dial also badly off calibration. Insides identical with **Pilot B-3**, above.

Temple E-514-M (Templetone Radio Mfg. Corp., New London, Conn.). \$29.95. Five tubes including rectifier. Large midget radio (9"h. x 13"w. x 6"dp.) in mahogany-stained wood cabinet. Fairly good tone, volume and sensitivity; only fair interference re-

jection. Short circuit and shock hazards at three counter-bored screw heads under cabinet. Police band. Insides identical with **Temple** models E-510 and E-519.

Silvertone 6051 (Sears, Roebuck). \$29.45 Zone I ceiling price, but sold at \$27.95. Available at Sears, Roebuck retail stores only. Six tubes including rectifier. Small table radio (9"h. x 13"w. x 8"dp.) in wood cabinet. Fair tone, volume, sensitivity and interference rejection. Short circuit and shock hazards at three screw heads under cabinet and through a large hole in the back cover. Police band. Slight hum.

Emerson 502 (Emerson Radio & Phonograph Corp., NYC). \$35. Five tubes including rectifier. Large midget radio (9"h. x 11"w. x 6"dp.) in green-and-black marbled plastic cabinet. Good tone; fair volume, sensitivity and interference rejection. No short circuit hazard but slight shock hazard; Underwriters' approved. Insides appear to be practically identical with **Emerson 507**, below.

Emerson 507 (Emerson Radio & Phonograph Corp.). \$20. Five tubes including rectifier. Midget radio (7"h. x 11"w. x 5"dp.) in brown plastic cabinet. Fairly good tone; only fair volume, sensitivity and interference rejection. No short circuit hazard but slight shock hazard; Underwriters' approved. Insides appear to be practically identical with **Emerson 502**, above.

Cleansing Creams

Ratings, based on expert opinion, of 131 brands of various cream types

Many women do an entirely adequate job of cleaning their faces for a tiny fraction of a cent a day by the simple expedient of using soap and water. Others do it no more—and often less—adequately, at very much greater cost, with a highly-advertised and correspondingly highly-priced cream. Still others take their creams from jars which are less alluringly labeled and also less costly. And you'll find members of each group attributing their schoolgirl complexions to their own particular practices.

Obviously, there's no "right" or "wrong" in such a situation. The facts, as attested by dermatologists who have no tie-ups with either the soap or the cream interests, are these:

First on the quality list of dirt-removers is soap-and-water, generously applied, then thoroughly rinsed off. For normal or oily skins, no further care is necessary, and the problem is settled. For dry skins, der-

matologists recommend, in addition to the soap-and-water treatment, the use of an emollient cream.

Creams take second place on their list of dirt removers. When a cream is used for cleansing, dermatologists generally suggest that its use be followed with an ordinary soap-and-water job.

Despite this, the sales of cleansing creams run to astronomical figures, and even many women who really know that these products have no special virtue dab them on religiously—just in case. Which is exactly the effect the manufacturers are working to produce.

Can there, then, be such a thing as "good" and "bad" in such a product? Subject to the limitations above, yes. CU's cosmetics consultant set the following criteria for judgment:

1. The cream should not be excessively alkaline.
2. It should have a pleasant odor;

not too strong, and not rancid.

3. It should be easy to spread on the skin.

4. If it is an emulsion, it should not separate into a greasy and a watery layer.

WHAT'S IN A NAME

The variety of creams to be found on the shelves of any cosmetics counter is great enough to satisfy the most exacting dermatological hypochondriac. To discuss the function—or lack of function—of all these products is beyond the scope of this article. Suffice it to say that CU's tests were limited to creams for which cleansing was claimed as the primary function. These included products labeled as cold creams, cleansing creams, three-purpose creams, four-purpose creams, all-purpose creams, liquefying creams, theatrical cold creams and oily skin cleansers, among others.

All of these creams can—within the limitations described above—do one thing: remove dirt and make-up.

There are actual differences in composition and function of the different types of cleansing creams which justify their classification into three groups:

COLD CREAMS AND REGULAR CLEANSING CREAMS: These are variations of the old USP (United States Pharmacopoeia) formula for *Unguentum Aquae Rosae*, which is an oily emulsion containing various waxes, oil and water, with borax as the emulsifier. The result of the original formula is a rather stiff, tacky product. Modern formulations, using different oils, waxes, perfumes and emulsifiers, result in a smoother and softer consistency, easier spreading and whiter appearance. Cold creams and regular cleansing creams are suitable for use on the normal skin—one that is neither too oily nor too dry.

LIQUEFYING CLEANSING CREAMS are non-emulsified mixtures of mineral oil, waxes and perfume, so balanced that they retain a creamy consistency at room temperature, but become liquid at skin temperature. This blend tends to dissolve natural skin oils, and should, therefore, be used only on oily skins.

DRY SKIN CLEANSING CREAMS are similar to cold creams in composition, but they contain in addition a highly emollient product such as lanolin. Or they may achieve emollient characteristics by substituting a vegetable



"Day cream, night cream, hand cream, face cream, vanishing cream, lubricating cream, honey cream, cucumber cream . . . but what's happened to the wrinkle remover?"

oil for the mineral oil in the basic formula. These are to be used only on dry skins.

HOW CU RATED

In the ratings, CU rated separately products labeled "Cold Cream" and "Dry Skin Cleanser," though in the case of the latter the product did not always live up to its label claims. Liquefying creams were often not properly identified on the labels, consequently the products were placed into this classification on the basis of the properties of the creams themselves, rather than on label statements. A fourth classification was made for creams variously labeled as having special properties, or labeled simply as cleansing creams. These were found, in effect, to be cold creams.

In the absence of satisfactory objective tests for quality of these products, CU based its ratings on subjective examinations made by a cosmetics expert. Consistency, quality of the emulsion, quality and strength of the perfume, ease of spreading and removal were among the factors considered. All of the creams were, in addition, tested for excessive alkalinity; all were found satisfactory in this respect.

Emulsified creams which "shed water"; that is, in which the emulsion separated into an oily and a watery layer, were rated "Not Acceptable."

Ratings are in order of increasing cost per ounce—figures in parentheses—within each quality group. Prices are exclusive of 20% Federal tax, unless otherwise noted.

Unless otherwise indicated, odor, consistency and spreading were considered satisfactory and the creams showed no evidence of separation.

Cold Creams

GOOD

Macy's Cold Cream (R. H. Macy & Co., NYC). \$1.44 for 32 oz. (4.5¢); 23¢ for 4 oz. (5.8¢). Available at Macy's Dep't Store, NYC; LaSalle & Koch Dep't Store, Toledo; Davison Paxon Dep't Store, Atlanta.

Ann Barton Cold Cream, Cat. No.—4704E (Sears, Roebuck). 42¢ for 6 oz., tax included, postpaid (5.8¢). Short weight. Slight separation on top. Available by mail order.

Pond's Cold Cream (Pond's Extract Co., NYC). 98¢ for 10.4 oz. (9.4¢); 59¢ for 6.1 oz. (9.7¢). Available nationally.

Three Flowers Cleansing Cold Cream (Richard Hudnut, NYC). 55¢ for 4 oz. (13.8¢). Slight separation on top; good, soft, oily feel. Available nationally.

Louis Philippe Angelus Cold Creme (House of Louis Philippe, Jersey City). 49¢ for 2.5 oz. (19¢). Available nationally.

Mary Scott Rowland Cold Cream for Cleansing (Mary Scott Rowland, Ltd., NYC). \$1 for 4 oz. (25¢). Available nationally.

Salon Cold Cream (Dorothy Gray, Ltd., NYC). \$1 for 4 oz. (25¢). Available nationally.

FAIR

Cold Cream by Vivani (Benjamin Ansehl Co., St. Louis). 25¢ for 12 oz. (2.1¢). Available nationally.

Jean LaVerne Theatrical Cold Cream (Owl Drug Co., Los Angeles). 29¢ for 13½ oz. (2.2¢). Slight separation on top. Available on West Coast at Owl Drug Stores.

"Hollywood Extra" Theatrical (Cleansing) Cold Cream (Rabin Co., Los Angeles). 25¢ for 8 oz. (3.1¢). Available nationally.

Gimbels Double-Whipped Cold Cream (Gimbel Bros., NYC). 79¢ for 16 oz. (4.9¢). Available at Gimbel's Dep't Store, NYC.

Old English Cold Cream (Wm. H. Love-

land Co., Binghamton, N.Y.). 10¢ for 2 oz. (5¢). Available nationally.

Elizabeth Post Triple Whipped Cold Cream (Elizabeth Post, NYC). 50¢ for 9.88 oz. (5.1¢); 25¢ for 5 oz. (5¢). Available nationally at Kress Stores.

Filene's Own Cold Cream (Wm. Filene's Sons Co., Boston). 99¢ for 16 oz. (6.2¢). Available at Filene's Dep't Store, Boston.

Consumers' Special Cold Cream (Special Formula Corp., NYC). 50¢ for 8 oz. (6.3¢). Weak, waxy odor. Available east of the Mississippi.

Max Factor's Theatrical Cold Cream (Max Factor & Co., Hollywood). 50¢ for 8 oz. (6.3¢). Available nationally.

Blue Diamond Cold Cream (Hearns, NYC). 39¢ for 4 oz. (9.8¢). Short weight. Fruity odor. Available at Hearn's Dep't Store, NYC.

Embassy Cold Cream (Vantine, NYC). 20¢ for 2 oz. (10¢). Slight separation. Available nationally at Woolworth Stores.

Cashmere Bouquet Cold Cream For Cleansing (Colgate - Palmolive - Peet Co., Jersey City). 39¢ for 3½ oz. (11.1¢). Slight separation on top. Available nationally.

Armand Cold Cream (Armand Co., Des Moines). 45¢ for 4 oz. (11.3¢). Little perfume, waxy odor.

Daggett & Ramsdell Perfect Cold Cream (Daggett & Ramsdell, NYC). 92¢ for 8 oz. (11.5¢); 45¢ for 3 oz. (15¢). A little too waxy. Available nationally.

Larkin Cold Cream, Cat. No.—137 (Larkin Store Corp., Buffalo). 25¢ for 1½ oz. (13.3¢). Available by mail order.

Irresistible Whip-Text Cold Cream (Irresistible, NYC). 20¢ for 1½ oz. (15¢). Available nationally.

Leon Laraine Cold Cream Cleansing (Carrell, Ltd., Chicago). \$1.75 for 7½ oz. (23.5¢); \$1 for 3 oz. (33.3¢). Slight separation, yellow layer on top.

Drezma Cold Cream (Drezma, Inc., NYC). \$1 for 4 oz. (25¢). Slight separation on top. Available in East, Midwest.

Cara Nome Cold Cream (Langlois, Inc., Boston). \$2 for 7.5 oz. (26.7¢). Harsh odor, slight separation on top and sides. Available nationally at Liggett, Owl and Rexall Drug Stores.

NOT ACCEPTABLE

Henben Cold Cream (Henben, Toledo, Ohio). 25¢ for 8 oz. (3.1¢). Too waxy, slight separation, slightly rancid odor.

Miner's Theatrical Cold Cream (Miner's Inc., NYC). 49¢ for 16 oz.; 25¢ for 8 oz. (3.1¢). Shed water; yellow spots on top.

Meda Cold Cream (Meda Prod., Inc., NYC). 25¢ for 6¼ oz. (3.7¢). Medicinal odor; water on bottom of jar; too stiff for cleansing.

Hudson's Cold Cream (J. L. Hudson Co., Detroit). 65¢ for 7½ oz. (8.7¢). Poor appearance; shed water; odor not suitable.

Barbara Lane Cold Cream (Whelan Drug Co., NYC). \$1 for 12 oz. (13.1¢). Waxy odor; separation on top; shed water.

Marvelous Cold Cream (Richard Hudnut). 55¢ for 2½ oz. (25.9¢). Too stiff and waxy; did not spread; not good for cleansing.

Liquefying Cleansing Creams

GOOD

Albolene Cleansing Cream (McKesson & Robbins, Inc., NYC). 89¢ for 16 oz. (5.6¢); 47¢ for 4 oz. (11.8¢). Available nationally.

Ann Barton Cleansing Cream, Cat. No.—4705E (Sears, Roebuck). 42¢ for 5½ oz., tax included, postpaid (6.4¢). Available by mail order.

Pond's Liquefying Cream for Oily Skin (Pond's Extract Co.). 98¢ for 10.4 oz. (9.4¢); 39¢ for 3.2 oz. (12.2¢). Available nationally.

Bullock's Gold Seal Liquefying Cream (Bullock's, Los Angeles). \$1.65 for 14¼ oz. (11.6¢).

Dorothy Gray Cleansing Cream (Liquefying) (Dorothy Gray Ltd.). \$3.50 for 15 oz. (23.3¢); \$1 for 3¾ oz. (26.7¢). Available nationally.

Leon Laraine Liquefying Cleansing Cream (Carrell, Ltd.). \$1.75 for 7½ oz. (23.4¢); \$1 for 3 oz. (33.3¢).

Barbara Gould Cleansing Cream (Barbara Gould, NYC). \$2 for 7½ oz. (27.3¢); \$1 for 2½ oz. (40¢). Available nationally.

Almay Liquefying Cream (Almay, Inc., NYC). \$1.10 for 3¾ oz. (33.9¢).

Yardley Liquefying Cleansing Cream (Yardley, NYC). \$1.50 for 4.3 oz. (34.9¢). Available nationally.

Ardena Cleansing Cream (Elizabeth Arden, NYC). \$6 for 16 oz. (37.5¢). \$2 for 4 oz. (50¢). Available nationally.

FAIR

Macy's Cleansing Cream (R. H. Macy & Co.). 59¢ for 12 oz. (4.9¢); 21¢ for 3¾ oz. (5.6¢). Lumpy in jar, but spread easily. Available at Macy's Dep't Store, NYC; LaSalle & Koch Dep't Store, Toledo; Davison Paxon Dep't Store, Atlanta.

Woodbury Oily Skin Cleansing Cream (John H. Woodbury, Inc., Cincinnati). 97¢ for 16 oz. (6.1¢); 39¢ for 3.42 oz. (11.4¢). Available nationally.

Embassy Cleansing Cream (Vantine, NYC). 20¢ for 2 oz. (10¢). Available nationally at Woolworth Stores.

Larkin Cleansing Cream, Cat. No.—138 (Larkin Store Corp., Buffalo). 27¢ for 1¼ oz. (12.6¢). Odor too strong. Available by mail order.

L'A Liquefying Cream (Cleansing) (Carrell, Ltd.). 50¢ for 3 oz. (16.7¢).

Roseleaf Cleansing Cream (Primrose House, NYC). \$3 for 16 oz. (16.7¢); \$1 for 3 oz. (33.3¢). Available nationally.

DuBarry Special Cleansing Cream (Richard Hudnut). \$3.50 for 16 oz.

(21.9¢); \$1 for 3¾ oz. (26.7¢). Available nationally.

Frances Denney Cleansing Cream (Frances Denney of Philadelphia). \$3.50 for 15½ oz. (22.6¢); \$1 for 3.3 oz. (30.3¢). Very sweet odor. Available nationally.

Drezma Cleansing Cream (Drezma, Inc.). \$1 for 4 oz. (25¢). Uneven consistency in jar, but spread readily. Available in East, Midwest.

Avon Cleansing Cream for Normal Skin (Avon Prod., Inc., NYC). 89¢ for 3½ oz. (25.4¢).

Cara Nome Cleansing Cream (Langlois, Inc.). \$2 for 7½ oz. (26.7¢); \$1 for 3 oz. (33.3¢). Liquefied very easily. Available nationally at Liggett, Owl and Rexall Drug Stores.

Rose Laird Cleansing Oil (Rose Laird, NYC). \$1.17 for 4 oz. (29.3¢). Available in Northeast, Central States and Calif.

Beauty Counselor Cleansing Formula 1 (Beauty Counselors Inc., Grosse Pointe, Mich.). \$1 for 3¾ oz. (29.6¢).

Frances Denney Special Cleansing Cream (Frances Denney). \$5.50 for 15½ oz. (35.5¢); \$2 for 3½ oz. (57.3¢).

Antoine 424 Cleansing Cream (Antoine de Paris, NYC). \$2.07 for 4½ oz. (46¢); \$1.75 for 3¾ oz. (51.9¢). Cheap, strong rose odor.

NOT ACCEPTABLE

Rexall Cold Cream (United Drug Co., Boston). 25¢ for 2 oz. (12.5¢). Medicinal odor; lumpy in jar.

Cleansing and "All Purpose" Creams

GOOD

Woodbury Complete Beauty Cream (John H. Woodbury, Inc.). 97¢ for 16 oz. (6.1¢); 39¢ for 3.6 oz. (10.8¢). Available nationally.

Jergens Face Cream (Andrew Jergens Co., Cincinnati). 97¢ for 10½ oz. (9.2¢); 50¢ for 3.2 oz. (14.3¢). Available nationally.

Lady Esther Four Purpose Face Cream (Lady Esther, Ltd., Chicago). 98¢ for 10 oz. (10.2¢); 39¢ for 3.7 oz. (10.5¢). Extremely soft.

Macy's Sensitive Skin Cleanser (R. H. Macy & Co.). \$1.69 for 16 oz. (10.6¢); 59¢ for 3¾ oz. (15.7¢). Excessively sweet odor, may be objectionable to some users. Available at Macy's Dep't Store, NYC; LaSalle & Koch Dep't Store, Toledo; Davison Paxon Dep't Store, Atlanta.

Tayton's Triple-Whipped Cleansing and Night Cream (Tayton Co., Hollywood). 39¢ for 3½ oz. (11.1¢). Available nationally.

Tussy Cleansing Cream (Lehn & Fink Prod. Corp., Bloomfield, N. J.). \$3 for 16 oz. (18.7¢); \$1 for 4 oz. (25¢). Available nationally.

Edna Wallace Hopper's Cleansing

Cream (Affiliated Prod., Inc., Jersey City). 49¢ for 2.6 oz. (18.8¢). Available nationally.

Kathleen Mary Quinlan Feather-Light Cleansing Cream (Kathleen Mary Quinlan, NYC). \$3 for 15 oz. (20¢); \$1 for 3½ oz. (28.6¢). Very smooth and soft cream. Available nationally.

Kathleen Mary Quinlan Special Formula Cleansing Cream (Kathleen Mary Quinlan). \$3 for 15 oz. (20¢); \$1 for 3½ oz. (28.6¢). Available nationally.

Translucid Special Sheer Texture Cleansing Cream (Houbigant, NYC). \$1.75 for 7.88 oz. (22.3¢); \$1 for 3½ oz. (28.6¢). Available nationally.

Frances Denney Mild Cleansing Cream (Frances Denney). \$3.50 for 15½ oz. (22.2¢); \$1 for 3½ oz. (28.6¢). Available nationally.

Barbara Gould Cream Pompom (For Cleansing) (Barbara Gould). \$3.50 for 15 oz. (23.3¢); \$1 for 2½ oz. (36.3¢). Available nationally.

"Water Lily" Cleansing Cream (Helena Rubinstein, Inc., NYC). \$3.75 for 15½ oz. (24.2¢); \$1 for 3 4/5 oz. (26.3¢). Available nationally.

Barbara Gould Special Cleansing Cream (Barbara Gould). \$2 for 8 oz. (25¢); \$1 for 2½ oz. (36.4¢). Available nationally.

Helena Rubinstein "Pasteurized" Face Cream (For Normal or Oily Skin) (Helena Rubinstein, Inc.). \$1 for 3¼ oz. (26.7¢); \$3 for 7½ oz. (40¢). Appeared to contain some lanolin. Available nationally.

Beauty Counselor Cleansing Formula 2 (Beauty Counselors Inc.). \$1 for 3¾ oz. (29.6¢). Available by mail order.

Lenthéric Soft-Focus Cleansing Cream (Lenthéric, NYC). \$2.25 for 7½ oz. (33.1¢); \$1 for 2¾ oz. (36.4¢). Waxy odor. Available nationally.

Charles of the Ritz Oily Skin Cleanser (Charles of the Ritz, NYC). \$5 for 15¼ oz. (33.1¢); \$1.50 for 2.86 oz. (52.5¢). Available nationally.

FAIR

Henben Four Purpose Cream (Henben). 25¢ for 8 oz. (3.1¢).

Miner's Cleansing Cream with Lanolin (Miner's, Inc.) 25¢ for 8 oz. (3.1¢). Thin bodied, oily cream; not for dry skin. Available nationally.

Elizabeth Post Milk Emulsion Cleanser (Elizabeth Post). 25¢ for 5 oz. (5¢). "Formulated from 20 per cent whole milk." Available nationally at Kress Stores.

TMC Emulsified Cleansing Cream (May Co., Los Angeles). \$1 for 14½ oz. (6.9¢). Available at May Co., Denver, Los Angeles, NYC; M. O'Neil Co., Akron; Famous-Barr Co., St. Louis.

Lan-o-Creme (Stineway Drug Stores, Chicago). \$1.19 for 14 oz. (8.5¢). Odor too strong and pronounced for this type of cream. Available at Stineway Drug Stores, Chicago.

Phillips' Milk of Magnesia Cleansing Cream (Sterling Drug, Inc., NYC).

34¢ for 3¼ oz. (9.1¢). Almost like liquefying cream; not for dry skin. Available nationally.

Wards All Purpose Cream, Cat. No.—5311 (Montgomery Ward). 87¢ for 8 oz., tax included, plus postage (9.1¢). Available by mail order.

Blue Diamond All Purpose Cream (Hearns). 39¢ for 4 oz. (9.8¢). Short weight. Available at Hearn's Dep't Store, NYC.

Hinds Complete Facial (Lehn & Fink Prod. Corp.). 39¢ for 4 oz. (9.8¢). Available nationally.

Daggett & Ramsdell Perfect Cleansing Cream (Daggett & Ramsdell). \$1 for 8 oz. (12.5¢); 45¢ for 3 oz. (15¢). Available nationally.

Vida-Ray Cream (Vita Ray, Jersey City). \$1 for 8 oz. (12.5¢). Shed some oil. Available nationally.

Coty Cleansing Cream For Normal Skin (Coty, NYC). \$2.50 for 15½ oz. (16.1¢); \$1 for 4 oz. (25¢). Available nationally.

Westmore Cleansing Cream (House of Westmore, Hollywood). 50¢ for 3 oz. (16.7¢). Slightly harsh odor. Available nationally.

Max Factor Cleansing Cream (Max Factor & Co.). 55¢ for 3½ oz. (17.6¢). Available nationally.

Rose Laird Solo Cream Cleanser (Rose Laird). \$3.39 for 16 oz. (21.2¢); 94¢ for 2½ oz. (37.6¢). Available in Northeast, Central States and Calif.

Colonial Dames All Purpose Cream (Colonial Dames Co., Hollywood). \$3.50 for 16 oz. (21.9¢); \$1 for 3½ oz. (28.6¢). Very cheap odor.

Luxuria Cleanser Beautifier (Harriet Hubbard Ayer, NYC). \$3.50 for 16 oz. (21.9¢); \$1 for 3½ oz. (32¢). Available nationally.

Frances Denney Velvet Cream (Frances Denney). \$3.50 for 15½ oz. (22.6¢); \$1 for 3.3 oz. (30.3¢).

Ingram's Milkweed Brand Improved Cream (Bristol-Myers Co., NYC). \$1 for 3¼ oz. (26.7¢).

Louis Philippe's Crème Angélus (House of Louis Philippe). 89¢ for 3.3 oz. (27¢). Very soft, readily liquefying. Probably not for dry skin.

Delettrez Cleansing Cream (Delettrez, NYC). \$2.50 for 8 oz. (31.3¢). More like a liquefying cleansing cream. Not for dry skin.

Delettrez Original Salon Mixture (Special Cleansing Cream) (Delettrez). \$2.50 for 8 oz. (31.3¢); \$1 for 3 oz. (33.3¢). Melted easily; slight separation on top; shed a little liquid.

Fay's Lubricating Cleansing Cream (Fay's Cosmetics, NYC). \$2.50 for 8 oz., \$1.25 for 4 oz. (31.3¢).

Jacqueline Cochran Cleansing Cream (Jacqueline Cochran, Roselle, N. J.). \$5 for 14 oz. (35.7¢); \$1.75 for 3.8 oz. (46.1¢). Liquefied easily.

Jacqueline Cochran Liquefying Cleansing Cream (Jacqueline Cochran). \$5 for 14 oz. (35.7¢); \$1.75 for 3.8 oz.

(46.1¢). Liquefied easily; not for dry skin.

Antoine 425 Cleansing Cream (Antoine de Paris). \$3.50 for 8 oz. (43.8¢); \$1.17 for 1½ oz. (62.3¢). Acted like liquefying cleansing cream, melting readily.

NOT ACCEPTABLE

Old English All Purpose Cream (Wm. H. Loveland Co.). 10¢ for 2 oz. (5¢). Emulsion broke down; shed water.

Barbara Lane All Purpose Cream (Whelan Drug Co.). \$1 for 12 oz. (8.3¢). Melted easily; shed water.

Chiffon Cream (Primrose House). \$3.50 for 16 oz. (21.9¢); \$1 for 3.4 oz. (29.4¢). Unpleasant gardenia odor; felt too dry to make efficient cleansing cream.

Ardena Fluffy Cleansing Cream (Elizabeth Arden). \$6 for 16 oz. (37.5¢); \$2 for 4 oz. (50¢). Odor unsuitable; did not spread as it should.

Helena Rubinstein "Herbal" Cleansing Cream Special (Helena Rubinstein, Inc.). \$3 for 7½ oz. (40¢); \$1 for 2 oz. (50¢). Consistency too waxy for a cleansing cream. Poor "herb" odor.

Antoine 333 Three Purpose Cream (Antoine de Paris). \$3.01 for 6½ oz. (46.3¢); \$1.59 for 2½ oz. (70.8¢). Some separation and yellow discoloration on top; poor waxy odor.

Colonial Dames Salon Formula (Colonial Dames Co.). \$4 for 8 oz. (50¢); \$2 for 3½ oz. (57.3¢). Poor, rather greasy odor; shed water.

Dry Skin Cleansers

GOOD

Elizabeth Post Dry Skin Cleanser (Elizabeth Post). 50¢ for 9.88 oz. (5.1¢); 25¢ for 5 oz. (5¢). Felt very smooth, spread well. Available nationally at Kress Stores.

Ann Barton Dry Skin Cream, Cat. No.—4707E (Sears, Roebuck). 42¢ for 5½ oz., tax included, postpaid (6.4¢). Superfatted with lanolin. Available by mail order.

Macy's Special Cleansing Cream (For Dry Skin) (R. H. Macy & Co.). \$1.59 for 16 oz. (9.9¢); 59¢ for 4 oz. (14.7¢). Available at Macy's Dep't Store, NYC; LaSalle & Koch Dep't Store, Toledo; Davison Paxon Dep't Store, Atlanta.

Consumers' Special Dry Skin Cleanser (Special Formula Corp.). 50¢ for 4½ oz. (10.2¢). Felt good, spread nicely. Available east of the Mississippi.

Coty Cleansing Cream For Dry Skin (Coty). \$2.50 for 15½ oz. (16.1¢); \$1 for 4 oz. (25¢). Available nationally.

Tussy Emulsified Cleansing Cream (Lehn & Fink Prod. Corp.). \$3 for 16 oz. (18.7¢); \$1 for 4 oz. (25¢). Appeared to be rich in lanolin. Available nationally.

DuBarry Cleansing Cream For Dry Skin (Richard Hudnut). \$3.50 for 16½ oz. (21.5¢); \$1 for 4 oz. (25¢). Available nationally.

Dorothy Gray Dry-Skin Cleanser (Cream 683) (Dorothy Gray, Ltd.). \$4 for 16 oz.; \$1 for 4 oz. (25¢). Available nationally.

Beauty Counselor Homogenized Cleanser (Beauty Counselors, Inc.). \$1 for 3½ oz. (28.6¢). Available by mail order.

Antoine 534 Cleansing Cream Dry Skin (Antoine de Paris). \$3.50 for 8 oz. (43.8¢); \$1 for 1½ oz. (66.8¢). Appeared to be superfatted with lanolin.

FAIR

Reverie Cleansing Cream (Reverie, Inc., NYC). 35¢ for 4 oz. (8.8¢); 20¢ for 2 oz. (10¢).

Louis Philippe Angelus Dry Skin Creme (House of Louis Philippe). 89¢ for 4 oz. (22.3¢). Slight separation; should be more oily for cleansing.

POOR

Wards Cream For Dry Skins, Cat. No. —5316 (Montgomery Ward). 87¢ for 8 oz., tax included, plus postage (9.1¢). Not quite stable; some shedding of water; slippery on surface.

The following creams were labeled "for dry skin," but showed no evidence of any "dry skin" features:

GOOD

Charles of the Ritz Dry Skin Cleanser (Charles of the Ritz). \$5.50 for 15½ oz. (33.1¢); \$1.50 for 2½ oz. (52.1¢). Like regular cleansing cream. Available nationally.

FAIR

Lander's Cold Cream with 2.03% Olive Oil for Dry Skin (Lander Co., NYC). 25¢ for 6 oz. (4.2¢). Like regular cleansing cream. Available nationally.

Filene's Own Dry Skin Cleansing Cream (Wm. Filene's Sons Co.). 99¢ for 16 oz. (6.2¢). Like regular cold cream. Available at Filene's Dept Store, Boston.

Perfection Cold Cream For Cleansing Dry Skin (Walgreen Co., Chicago). \$1.09 for 16 oz. (6.8¢); 59¢ for 8 oz. (7.4¢). Like regular cleansing cream.

L'A Cold Cream (For Dry Skin) (Carrel, Ltd.). 50¢ for 3½ oz. (14.3¢). Like regular cleansing cream.

Yardley Dry Skin Cleansing Cream (Yardley). \$1.50 for 4½ oz. (33.4¢). Poor odor; preservative odor strong.

Elmo Ultrae Cleansing Cream (Elmo Sales Corp., Phila.). \$2.20 for 6¼ oz. (35.2¢); \$1.10 for 2¾ oz. (40¢). Poor, fruity odor; some separation; like regular cleansing cream.

NOT ACCEPTABLE

Meda's Special Dry Skin Mixture "With Lanolin" (Meda Prod.). 25¢ for 6¼ oz. (3.7¢). Shed water; unstable.

Mary Scott Rowland Special Cleansing Cream For Dry Skin (Mary Scott Rowland, Ltd.). \$2 for 8 oz.; \$1 for 4 oz. (25¢). Cream looked grainy; shed water; unstable.

Women's Slips

CU's textile laboratory rates seventy-one brands of rayon satins, crepes and knits

There are ways of evading price control in spirit, while staying within the letter of the law, and the women's slip manufacturers are right there to prove it. In the case of these garments, it's done by adding a bit of lace here, a fagot or two there, and *presto* you've graduated the garment from a respectable \$1.95 to the "and up" class. That's what CU shoppers found when they tried to follow instructions to purchase untrimmed slips of widely-sold brands in various cities throughout the country.

As a result, CU shoppers—just like consumers who buy for their own use—came back with not quite what they were looking for, but the closest available substitutes. The purchases included 71 brands of crepe, satin and knit slips, some of them plain, but many with lace, eyelet embroidery, fagoting and other trimming. In most cases, two samples of each brand were tested. Prices ranged from \$1.06 to \$5.98. Laboratory tests showed as wide a range in quality, with no discernible correlation between quality and price.

Woven slips (satin and crepe) were tested for thread count, tensile strength, resistance to abrasion, weight and shrinkage of the fabric; strength of seams and of strap attachment. Knit slips were subjected to tests for bursting strength, resistance to abrasion and shrinkage of the fabric, its tendency to run when broken, and strength of strap attachment. Both types were checked for construction features including cut of the slip, type of strap (whether adjustable or not), and conformity to marked size. Relatively high-quality, nationally-sold "Best Buys" in both satin and crepe were found at under \$2; the "Best Buy" in knit slips cost \$1.23.

FABRIC

The lustrous face and dull reverse of satin fabrics is achieved by a special weave. In the slips tested, each of the fine warp yarns was "floated" over four filling yarns to produce "five-harness" satin. In a properly-balanced satin, the number of filling yarns should be adequate to anchor the warp; when there are not enough filling yarns to anchor the

warp yarns firmly, the appearance may be about the same, but the fabric is weak and slips easily.

Properly-balanced satin tends to be stronger than crepe (which is a plain weave, and looks the same on face and reverse), though there are, of course, many individual exceptions. But unbalanced satins—found in five brands of the slips tested—are inferior in strength to crepe.

SIZE

The slip industry righteously adopted a system of standard sizes in April 1945, but so far the results are not perceptible in the merchandise on the store shelves. Theoretically, the idea was to have brought order out of the size chaos, and to have made it possible for consumers to be guided by the sizes marked on the garments. Actually, so far, most manufacturers either continue to use their own odd marking systems, or to produce slips marked with the standard sizes, but not conforming to standard dimensions at all points.

The standards call for marking according to bust size (32-34-36, etc.) for standard-length slips, and for one-half number less than regular size for "shorts" (31½-33½-35½, etc.). Various manufacturers continue to use the 9-11-13 scale, others use 12-14-16, still others throw in 31-33-35 or 32½-34½-36½ for odd sizes. In rating the slips, CU checked those labeled with standard markings for conformity to standard dimensions; those not marked according to the standard scale are listed as "odd size."

Since the label won't tell you the story, you'll have to try on the slip to make sure it fits you. Stores generally have no accommodations for trying before you buy; your best bet is to buy the size you generally wear or the nearest available to it, then take it home and try it on before removing the price tags, so you can exchange it if you guess wrong.

The trouble spots are the bust, the underarms, the hips, and the length. There should be adequate fullness at the hips; check for this in sitting as well as standing position. The seams will rip out if the slip fits too snugly, while too much fullness will result in

uncomfortable and unsightly "bunching." Bust measurement should be more or less snug. Don't buy a slip that cuts or sags under the arms. And don't count on adjustment of the shoulder straps to remedy either of these defects. Adjustable straps are valuable only for correcting minor size differences between the shoulder and the bust line. Nor are the shoulder straps to be relied on for length adjustments exceeding an inch either way. More than this amount will throw the entire slip out of line.

CONSTRUCTION

An important factor in comfortable fit and good line, in addition to proper size, is the construction or style of the garment. Until comparatively recently, slips were shaped merely by an occasional tuck and gusset. Today it is possible to get a large variety of cuts: from two to six and even as high as eight or ten pieces ("gores") in one slip; and in addition, gussets and tucks as well as bias cut increase the slip's elasticity.

In general, bias-cut gores in two- and four- (or more) piece slips will fit better and have less tendency to twist and "ride up," and will also wear better. The seams in such slips will be much stronger, too, as straight-cut edges tend to slip out where the seams are joined.

Seams should be sewn with a firm, tight lock stitch, with an overcast thread to allow for greater elasticity. A well-reinforced fagoted seam is also sufficiently strong and elastic. These types are decidedly more durable than hand-sewn seams.

Straps should be firmly anchored to the material. If the slip has a double-top bodice, straps should be inserted between the two layers of material, to a depth of at least ¼ inch. On slips with lace or fancy tops, the straps should be fastened firmly to the material, not to the lace, although they should be tacked to the lace for proper fit. In all of these cases, make sure that the strap is well anchored. CU testers found many cases where the straps were so lightly anchored that they pulled out with very little strain. Also, several straps were attached with such fine stitching that the fabric was weakened, and the slip or straps tore at the seam with very little pull.

LAUNDERING

Rayon requires careful laundering, since the fabric weakens when it is

wet. Never allow a slip to become so soiled that it cannot be washed with very little rubbing. Use mild soap and warm—*never hot*—water, pressing the suds gently through the material. Rinse the slip thoroughly, roll it in a towel to remove most of the moisture, and then dry the slip away from heat and strong sunlight.

All rayon fabrics should be ironed while slightly damp, with a warm—*not hot*—iron. Press carefully on the reverse side, ironing with the weave, either in lengthwise or widthwise direction.

Although only nine of the 71 models tested shrank excessively, it's good buying technique to look for a guarantee against shrinkage. A colored slip should also be guaranteed colorfast to laundering.

RAYON KNIT SLIPS

While the popularity of rayon knit slips has grown, they have improved in quality and their prices remain comparatively low. They are preferred by many women because they can eliminate the ironing chore. Knit slips have also improved in style and appearance. They are no longer shapeless and baggy, as they were a short time ago, but are now as carefully cut and sewn as the crepe and satin stand-bys.

With well-sewn seams and sufficient strength and elasticity of fabric, knit slips will wear as well as woven slips. While some knit fabrics still have a tendency to stretch out of shape in wear and in washing, many knit slips do not have these disadvantages.

Knit slips come in a variety of weaves, some "non-run." Plain knit, woven the same way as women's hose, will run both up and down; this is seldom found in slip fabric. Simple warp knit and one-by-one rib in which both sides of the fabric look alike will run in one direction only. Two-bar tricot and milanese knit—in which the ribs at the back are at right angles to the ribs on the face of the fabric—will not run at all when a thread is broken. (These factors are noted in the ratings.)

Knit slips should be laundered with as much care as woven slips, but they should not be hung to dry as they tend to stretch out of shape. They should be spread flat on a towel, pulled into shape while damp, and allowed to become thoroughly dry. Although it is unnecessary to iron a knit slip, use a warm—*not hot*—iron if you do.

Crepe

BEST BUYS

Mary Barron Biastrait (Davidson Bros., NYC). \$1.98. One-piece, bias-and-straight cut; adjustable straps. Not the same as the **Mary Barron Biastrait** at \$2.98, listed below. Hip measurement larger than standard size. Available nationally.

Fray-Pruf (David Korn & Co., NYC). \$2.95. Two-piece, bias cut; adjustable straps. Fagoted seams. Odd size. Available nationally.

Miss Deb (Style-Craft Lingerie, Inc., NYC). \$2.25. Two-piece, bias cut; adjustable straps. Not the same as **Miss Deb** at \$2.98, listed below. Available nationally.

ACCEPTABLE

(In estimated order of quality)

Fray-Pruf (see "Best Buys").

Mary Barron Biastrait (see "Best Buys").

Su-lette (Superior Inc., NYC). \$2.98. Two-piece, bias cut; adjustable straps. Elastic back. Hip measurement larger than standard size.

Miss Swank (Miss Swank, NYC). \$2.98. Four-piece, bias-and-straight cut; adjustable straps. Odd size. Available nationally.

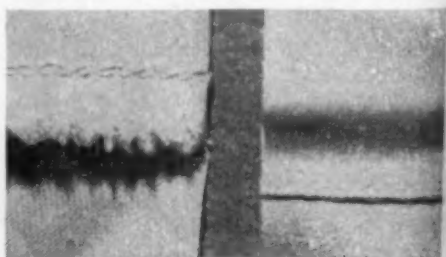
Textron (Textron Inc., NYC). \$2.95. Two-piece, bias-and-straight cut; adjustable straps. Bust measurement larger than standard size. Available nationally.

Moonlight Kayress (Julius Kayser & Co., NYC). \$2.95. Four-piece, bias cut; adjustable straps. Hip measurement larger than standard size. Available nationally.

Miss Deb (see "Best Buys").

Seamprufe (Seamprufe, Inc., NYC). Style No.—127, \$1.98: two-piece, bias cut; adjustable straps. Style No.—189, \$2.25: four-piece, bias-and-straight cut; adjustable straps. Different constructions had different prices, but fabric and durability of slips judged comparable. Hip measurements larger than standard size. Available nationally.

Shar-Loo (Tailored Silk Undergarment Co., NYC). \$2.98. Two-piece, bias-and-



The ordinary stitched seam is strong enough, but . . .

straight cut; adjustable straps. Elastic inserts at sides. Hip measurement larger than standard size. Available nationally.

Newform (Manhattan Undergarment Co., NYC). \$3.50. Four-piece, bias cut; adjustable straps. Lace-trimmed. Not the same as **Newform** at \$2.95, listed below. Hip measurement larger than standard size. Available nationally.

Tru-Form (D. Benay). \$3.49. Four-piece, bias cut; adjustable straps. Fagoted trim at bodice and bottom. Not the same as **Tru-Form**, listed below, with eyelet-embroidered trim. Hip measurement smaller than standard size.

Radelle (Radelle Lingerie Corp., NYC). \$2.95. Two-piece, bias cut; non-adjustable straps. Eyelet-embroidered trim. Bust, hip and length measurements larger than standard size. Available nationally.

Syl-O-Slip (M. C. Schrank Co., NYC). \$1.98. One-piece, straight cut; adjustable straps. Not the same as **Syl-O-Slip**, with built-up shoulders, listed below. Hip measurement smaller than standard size. Available nationally.

Bryn-Fair (Barbizon Corp., NYC). \$1.95. Four-gore, bias cut; non-adjustable straps. Odd size. Available nationally.

Bryn Chic (Barbizon Corp.). \$2.50. Four-piece, bias cut; non-adjustable straps. Odd size. Available nationally.

Corette. No.—2020, \$2.98: two-piece, straight cut; adjustable straps. No.—3030, \$3.98: four-piece, bias cut; adjustable straps. Fancy trim on bodice and bottom. Different constructions had different prices but fabric and durability of slips judged comparable. Hip measurement of No.—3030 slip larger than standard size.

Mary Barron Biastrait (Davidson Bros.). \$2.98. One-piece, bias-and-straight cut; adjustable straps. Not the same as **Mary Barron Biastrait** at \$1.98, listed above. Fancy trim. Available nationally.

Trillium (Tailored Silk Undergarment Co.). \$2.98. One slip four-piece, bias cut; one slip two-piece, bias cut; adjustable straps on both. Hip measurement larger than standard size. Available nationally.

Tru-Form (D. Benay). \$3.49. Four-piece, bias cut; adjustable straps. Fagoted

seams. Same fabric as **Tru-Form** listed above, but with fancy trim. Hip measurement larger than standard size.

Leona (Leona Undergarment Co., NYC). \$2.25. Two-piece, bias cut; adjustable straps. Hip measurement larger than standard size. Not the same as **Leona** at \$2.50, listed below. Available nationally.

Coquette Kayress (Julius Kayser & Co.). \$1.98. Two-piece, bias cut; adjustable straps. Lace trim. Hip measurement larger than standard size. Available nationally.

Rhythm (Rhythm Lingerie, Inc., NYC). \$2.98. Two-piece, bias cut; adjustable straps. Lace trim. Not the same as **Rhythm** at \$2.95, listed below. Hip measurement larger than standard size. Available nationally.

Yolande (Lande & Miskend Co., NYC). \$5.95. Two-piece, bias cut; non-adjustable straps. Hand sewn. Hip and bust measurements in one slip, hip measurement in other slip larger than standard size. Available nationally.

Dwalyne (Dowaliby, Inc., NYC). \$5.95. Two-piece, bias cut; non-adjustable straps. Hand-sewn details. One slip was purchased for \$5 in a different store. Hip measurement larger than standard size. Available nationally.

Miss Deb (Style-Craft Lingerie, Inc.). \$2.98. Two-piece, straight cut; adjustable straps. Lace trim. Fabric same as **Miss Deb** at \$2.25, listed above, but with fancy trim. Bust and hip measurements smaller than standard size. Available nationally.

Fruit of the Loom (Fruit of the Loom, Inc., Providence, R. I.). \$1.59. Two-piece, bias cut; adjustable straps. Hip measurement larger, length shorter than standard size. Available nationally.

Leona (Leona Undergarment Co.). \$2.50. Two piece, bias cut; adjustable straps. Fancy trim. Fabric same as **Leona** at \$2.25, listed above, but with fancy trim. Hip measurement larger than standard size. Available nationally.

Loomcraft Kustom-Fit (I. Schneierson & Sons, NYC). \$1.29. Two-piece, straight cut; adjustable straps.

Cynthia (J. C. Penney, NYC, distrib.). \$1.24. One slip four-piece, bias cut; one slip four-piece, straight cut; adjustable straps on both. Bust and hip measurements on one slip larger than standard size. Available nationally at J. C. Penney Stores.

The following slips are listed separately because of excessive shrinkage:

Gracemold Cat. No.—1022 (Montgomery Ward). \$1.88. Two-piece, bias cut; adjustable straps. One of two slips tested shrank excessively; would be "Best Buy" except for shrinkage.

Newform (Manhattan Undergarment Co.). \$2.95. Four-piece, bias cut; ad-

justable straps. Better fabric and construction than **Newform** at \$3.50 listed above.

Syl-O-Slip (M. C. Schrank Co.). \$2.25. One-piece, straight cut; built-up shoulders. Fabric and construction quality comparable to **Syl-O-Slip** at \$1.98 listed above.

Rhythm (Rhythm Lingerie, Inc.). \$2.95. Two-piece, bias cut; adjustable straps. Satin facing on bodice and at waistline. Fabric and construction quality slightly higher than **Rhythm** at \$2.98 listed above.

J. C. Penney (J. C. Penney Co.). \$1.09. Two-piece, bias cut; adjustable straps.

Wards Cat. No.—1062 (Montgomery Ward). \$1.96. Four-gore, bias cut; adjustable straps. One of two slips tested shrank excessively.

Satins

BEST BUYS

Bryn Belle (Barbizon Corp.). \$1.95. Four-gore, bias cut; non-adjustable straps. Odd size. Available nationally.

Textron (Textron, Inc.). \$3.15. Two-piece, bias cut; adjustable straps. Lace trim. One slip was purchased for \$2.98 in different store. Hip measurement larger than standard size. Available nationally.

Joyce (Barbizon Corp.). \$2.25. Two-piece, bias cut; non-adjustable straps. Odd size. Available nationally.

ACCEPTABLE

(In estimated order of quality)

Fischer (Fischer & Co., NYC). \$5. Four-gore, bias cut; adjustable straps. One slip was purchased for \$4.40 in different store. Bust and hip measurements larger than standard size. Available nationally.

Bryn Belle (see "Best Buys").

Textron (see "Best Buys").

Laros "No-Ride" (Laros Silk Co., NYC). \$3.95. Two-piece, straight cut; adjustable straps. Not the same as **Laros Dimensional**, listed below. Hip measurement smaller than standard size. Available nationally.

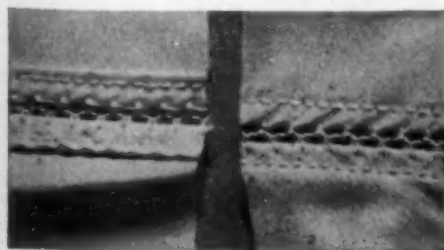
Fray-Pruf (David Korn & Co.). \$3.98. Four-piece, bias cut; adjustable straps. Fagoted seams. Hip measurement larger than standard size. Available nationally.

Radelle (Radelle Lingerie Corp.). \$3.95. One slip four-piece, bias cut; one slip six-piece, bias cut; one-inch non-adjustable eyelet-embroidered straps on both. Available nationally.

Laros Dimensional (Laros Silk Co.). \$2.98. Two-piece, straight cut; adjustable straps. Not the same as **Laros "No-Ride"**, listed above. Available nationally.

Joyce (see "Best Buys").

Miss Swank (Miss Swank). \$2.98. Four-



The new types of fagot seams are even stronger.

piece, bias-and-straight cut; adjustable straps. One slip odd size. Available nationally.

Artemis (Weil-Kalter Mfg. Co., St. Louis). \$2.98. Two-piece, bias-and-straight cut; adjustable straps. Fancy trim. Bust and hip measurements larger than standard size.

Yolande (Lande & Miskend Co.). \$5.98. Two-piece, bias cut; non-adjustable straps. Hand-sewn. Bust and hip measurements larger than standard size. National.

Seamprufe Style No.—436 (Seamprufe, Inc.). \$2.98. Two-piece, bias cut; adjustable straps. Lace trim. Hip measurement larger and length shorter than standard size in one slip. Available nationally.

Corette No.—4050. \$5.95. Two-piece, bias cut; adjustable straps. Eyelet-embroidered trim on bodice and bottom. Hip measurement in one slip, hip and bust measurements in other slip larger than standard size.

Charmode Cat. No.—3003 (Sears, Roebuck). \$1.69. Four-piece, bias cut; adjustable straps. Lace trim. Hip measurement larger than standard size. Available by mail order.

Mary Barron Biastrait (Davidson Bros.). \$2.98. One-piece, bias-and-straight cut; adjustable straps. Lace trim. Hip measurement larger than standard size in one slip. Available nationally.

The following brand is listed separately because of excessive shrinkage:

Bryn Vogue (Barbizon Corp.). \$2.50. Four-piece, bias cut; non-adjustable straps. Odd size. One slip shrank excessively; would be "Best Buy" except for shrinkage.

NOT ACCEPTABLE

The fabrics of the following were found to be too weak:

Charmode Cat. No.—3007 (Sears, Roebuck). \$1.69. Two-piece, bias-and-straight cut; adjustable straps. Bust and hip measurements larger than standard size.

Fruit of the Loom (Fruit of the Loom, Inc.). \$1.94. Two-piece, bias cut; adjustable straps. One slip was purchased for \$1.59 in different store. Hip measurement larger than standard size in one slip.

Miss Deb (Style-Craft Lingerie, Inc.). \$2.25. Two-piece, bias cut; adjustable straps. Lace trim. Hip measurement larger than standard size.

Loomcraft (I. Schneierson & Sons). \$1.79. Four-gore, bias cut; adjustable straps. One slip was purchased for \$1.39 at different store. Hip and bust measurements larger than standard size in one slip.

Larkin Cat. No.—4593 (Larkin Store Corp., Buffalo, N. Y.). \$2. Two-piece, bias cut; adjustable straps. Hip measurement smaller than standard size in one slip.

Knit

BEST BUY

Wards Cat. No.—1579 (Montgomery Ward). \$1.23. Two-piece, adjustable straps. Lace trim. Ran in one direction after fabric broke. Available in Northeast by mail order.

ACCEPTABLE

(In estimated order of quality)

Wards Cat. No.—1579 (see "Best Buy").
Van Raalte Strypys (Van Raalte Co., NYC). \$1.85. Two-piece, adjustable straps. Ran in one direction after fabric broke. Available nationally.

MunsingWear (MunsingWear, Inc., NYC). \$1.25. Four-gore, adjustable straps. Ran in one direction after fabric broke. Available nationally.

Van Raalte Petalskin (Van Raalte Co.). \$2.15. Four-gore, adjustable straps. Available nationally.

Wards Cat. No.—1500 (Montgomery Ward). \$1.20. Four-piece, adjustable straps. Ran in one direction after fabric broke. Available in Northeast by mail order.

Vanity Fair Radia (Vanity Fair Mills, Inc., NYC). \$2.25. Two-piece, adjustable straps. Available nationally.

Extacee (Extacee, Inc.). \$2.95. Two-piece, adjustable straps. Lace trim.

Carter's (Carter Underwear Co., NYC). One slip, \$2.25; two-piece, adjustable straps. One slip, labeled **Carter's Action Slip**, \$2; four-piece. Divided back, straps made of continuous piece of material with bodice. Different constructions had different prices, but fabric and durability of slips judged comparable. Available nationally.

Wards Cat. No.—1554 (Montgomery Ward). \$1.05. Four-gore, adjustable straps. Ran in one direction after fabric broke. Available in Northeast by mail order.

American Maid (American Maid Co., NYC). \$2.50. Two-piece, 1/4-inch non-adjustable fagoted straps. Fancy trim. Available nationally.

Kayser Lok-Ray (Julius Kayser & Co.). \$1.29. Two-piece, adjustable straps. Ran in one direction after fabric broke. Available nationally.

MunsingWear (MunsingWear, Inc.). \$2.25. Two-piece, adjustable straps. One slip was purchased at \$1.98 in different store. Available nationally.

Kayser (Julius Kayser & Co.). \$2.25. Four-piece, adjustable straps. Fancy trim. Available nationally.

The following brands are listed separately for the reasons stated:

Loomcraft Kustom-Fit (I. Schneierson & Sons). \$1.40. One-piece, adjustable straps. Stretched excessively in width after laundering.

Slimfit. \$2.95. Four-piece, adjustable straps. Fancy trim. Excessive shrinkage; could not be stretched back into shape after laundering.

CITRUS JUICES

Orange & Grapefruit

Results of tests of 44 brands of canned orange juice and 40 brands of canned orange-grapefruit juice blends made for CU by U. S. Government graders indicate that you have an excellent chance of getting good quality when you buy these juices. They were graded on the basis of color, flavor, absence of defects, sugar content and acid content. Of the 44 brands (125 cans) of orange juice examined, two cans were Grade C and six were off-grade (five for low sugar content and one for excess acid); the remaining 119 cans were Grade A. Of the 40 brands (108 cans) of orange-grapefruit juice blends, five were Grade C, falling down in flavor, color and sugar content; the other 103 cans were Grade A.

In both orange juice and orange-grapefruit juice blends, quality depends on the same factors: selection of ripe fruit; careful reaming of the fruit to exclude oil or juice from the rind (this gives a better flavor); careful control of sanitary conditions and processing at the cannery. It has been found that removal of air from the juice before canning improves vitamin C retention and retards development of off-flavors caused by oxygen. Some canners suggest shaking up (aerating) the juice after the can has been opened, to improve the flavor.

Flavor and absence of defects were the major factors in grading, accounting for 80% of the total score. The sugar and acid contents affect the flavor. Government standards also set requirements for minimum sugar content (measured and expressed technically as "degrees Brix") and for acid content of both the sweetened and unsweetened citrus juices.

Citrus fruits make a pleasant and important contribution to the diet. Oranges and grapefruit have the highest vitamin C content of the commonly-used foods. They also contain vitamins A, B and G, with oranges having a slight edge with respect to overall vitamin content.

For a long time commercially canned orange juices were unsatisfactory, chiefly because of unpleasant changes in odor and flavor during storage. In recent years, however, processing methods have been de-

veloped which overcome this handicap to some extent. Relatively little of their vitamin C content is lost in canning. A four-ounce glassful daily will supply more than the accepted minimum vitamin C requirements.

Ratings are in order of decreasing score within each group, but differences between adjacent brands are small. Cost per four-ounce serving (figures in parentheses) is included for purposes of comparison. Juices are usually purchased in No. 2 cans (1 pt., 2 oz.); when the larger size (1 qt., 14 oz.) is available, the cost per four-ounce serving is usually lower. Prices are for No. 2 cans, unless otherwise noted.

Orange Juice

GRADE A

Crosse & Blackwell (Crosse & Blackwell Co., Baltimore). 21¢ (4.7¢). Unsweetened.

Deep South U. S. Grade A Fancy (Mitchell Canneries, Ft. Meade, Fla.). 19¢ (4.2¢). Unsweetened. Florida orange juice.

Co-op Grade A (National Co-operatives, Chicago). 24¢ (5.3¢). Sugar added.

Bluebird (Southern Fruit Distributors, Orlando, Fla.). 20¢ (4.4¢). Sugar added. Florida orange juice.

Filigree (Filigree Quality Foods, Jersey City). 23¢ (5.1¢). Sugar added.

Krasdale (Krasdale Foods, NYC). 24¢ (5.3¢). Sugar added. Brix reading slightly below minimum for sweetened orange juice.

Lucky Boy (Embassy Grocery Corp., NYC). 23¢ (5.1¢). Unsweetened. One can Florida, one can California orange juice.

Apte (Apte Bros. Canning Co., Tampa, Fla.). 51¢ for 1 qt., 14 oz. (4.4¢). Sugar added. Florida orange juice.

Wegner U. S. Grade A Fancy (Wegner Canning Corp., Eustis, Fla.). 20¢ (4.3¢). Sugar added.

Donald Duck U. S. Grade A Fancy (Florida Citrus Cannery Cooperative, Lake Wales, Fla.). 21¢ (4.6¢). Sugar added. Florida orange juice.

Shurfine (National Retailer-Owned Grocers, Chicago). 22¢ (4.9¢). Unsweetened.

White Rose (Seeman Brothers, NYC). 22¢ (4.9¢). Unsweetened and sugar added. Florida Valencia orange juice.

United (United Grocers Co., Brooklyn). 22¢ (4.9¢). Unsweetened and sugar added.

Topmost (General Grocer Co., St. Louis). 55¢ for 1 qt., 14 oz. (4.8¢). Unsweetened.

Sunfilled (Citrus Concentrates, Inc., Dunedin, Fla.). 20¢ (4.4¢). Unsweetened.

Sweet Life (Sweet Life Food Corp., Brooklyn). 21¢ (4.7¢). Sugar added.

Lily White (R. H. Macy & Co., NYC).

21¢ (4.7¢). Unsweetened and slightly sweetened. Four cans Florida, two cans California orange juice.

Mary Dunbar (Jewel Food Stores, Chicago). 19¢ (4.2¢). Sugar added.

Martel (Martel Food Corp., NYC). 24¢ (5.3¢). Unsweetened.

Bordo (Bordo Products Co., Chicago). 21¢ (4.7¢). Unsweetened. Florida orange juice.

Madonna (Florida Grapefruit Canning Co., Bradenton, Fla.). 19¢ for 1 pt., 2 oz. (4.1¢); 39¢ for 1 qt., 14 oz. (3.4¢). Unsweetened.

McDonald U. S. Grade A Fancy (Wm. P. McDonald Corp., Auburndale, Fla.). 19¢ (4.2¢). Sugar added. Florida orange juice.

Florida Sip U. S. Grade A Fancy (Citrus Products Co., Plant City, Fla.). 23¢ (5.1¢); 57¢ for 1 qt., 14 oz. (5¢). Unsweetened. Florida orange juice.

Cresca (Cresca Co., NYC). 25¢ (5.6¢). Unsweetened.

Brimfull (H. A. Marr Grocery Co., Denver). 27¢ (6¢). Unsweetened.

Stokely's Finest (Stokely-Van Camp, Inc., Indianapolis). 21¢ (4.6¢). Unsweetened.

Golden Harvest (Sasson-King Ltd., Lakeland, Fla.). 24¢ (5.3¢); 49¢ for 1 qt., 14 oz. (4.3¢). Unsweetened. Florida orange juice.

Exchange (California Fruit Growers Exchange, Ontario, Calif.). 22¢ for 1 pt., 3 oz. (4.5¢). Unsweetened. California orange juice.

Peace River (Peace River Canning Co., Wauchula, Fla.). 23¢ (5.1¢). Unsweetened.

Sunshine (Pomona Products Co., Griffin, Ga.). 24¢ (5.3¢). Unsweetened.

Full O'Gold (Regent Canfood Co., San Francisco). 20¢ (4.4¢). Unsweetened.

Roper (Roper Bros., Winter Garden, Fla.). 21¢ (4.7¢). Sugar added.

NaturSweet (Parrott & Co., San Francisco). 27¢ (6¢). California orange juice. No label statement as to sweetening; Brix reading indicated that it was unsweetened.

Libby's (Libby, McNeill & Libby, San Francisco). 25¢ (5.6¢). Unsweetened. California orange juice.

Ind Rio Indian River U. S. Grade A Fancy (Indian River Cannery, Inc., Ft. Pierce, Fla.). 21¢ (4.7¢). Unsweetened.

Old South U. S. Grade A Fancy (Pasco Packing Association, Dade City, Fla.). 23¢ (5¢); 51¢ for 1 qt., 14 oz. (4.4¢). Sweetened and unsweetened.

S. S. Pierce Co. Red Label (S. S. Pierce Co., Boston). 22¢ (4.9¢). Sugar added. Florida orange juice.

Sun Dine (The Sun-Dine Co., Lake Alfred, Fla.). 20¢ (4.3¢). Unsweetened. Florida orange juice.

VARIABLE QUALITY

Caltone (Caltone Corp., Anaheim, Calif.). 25¢ (5.6¢). Sugar added. California orange juice. Two cans below minimum standard for Brix reading; one can Grade A, one can Grade C.

Bernice (Krause Bros., NYC). 23¢ (5.1¢); 56¢ for 1 qt., 14 oz. (4.4¢). Sugar added. Two cans below standard for Brix reading for sweetened orange juice.

Charles & Co. Bon Voyage Line (Charles & Co., NYC). 23¢ (5.1¢). Unsweetened. One can Grade A, one can Grade C.

Fyne-Taste (Food Fair Stores, Philadelphia). 20¢ (4.3¢). Unsweetened. Florida orange juice. One can off-grade because of excess acid.

Polk's (Polk Co., Haines City, Fla.). 18¢ (4¢). Unsweetened. Two cans below standard for Brix reading.

Premier (Francis H. Leggett & Co., NYC). 24¢ (5.3¢). Unsweetened. One can below standard for Brix reading.

Orange-Grapefruit Juice

GRADE A

Bordo (Bordo Products Co.). 20¢ (4.4¢); 45¢ for 1 qt., 14 fl. oz. (3.9¢). Sweetened and unsweetened.

Co-op Grade A (National Co-operatives). 20¢ (4.4¢); 47¢ for 1 qt., 14 fl. oz. (4.2¢). Sugar added.

Donald Duck U. S. Grade A (Florida Citrus Cannery Cooperative). 19¢ (4.1¢). Sugar added.

Dromedary (The Hills Brothers Co., NYC). 19¢ (4.2¢). Unsweetened.

Filigree (Filigree Quality Foods). 22¢ (4.9¢). Sugar added.

Florida Gold (Floridagold Citrus Corp., Lake Alfred, Fla.). 21¢ (4.6¢). Sugar added.

Florida Sparkle (Snively Groves, Winter Haven, Fla.). 18¢ (3.9¢); 43¢ for 1 qt., 14 oz. (3.7¢). Sugar added.

Gerbro (Gerber Bros., Brooklyn). 23¢ (5.1¢). Sweetened and unsweetened.

Glenwood (American Stores Co., Philadelphia). 43¢ for 1 qt., 14 fl. oz. (3.7¢). Sweetened and unsweetened.

Ind Rio Indian River U. S. Grade A Fancy (Indian River Cannery). 19¢ (4.1¢). Unsweetened.

McDonald (Wm. P. McDonald Corp.). 20¢ (4.4¢); 43¢ for 1 qt., 14 oz. (3.7¢). Sugar added.

Old South U. S. Grade A Fancy (Pasco Packing Ass'n). 20¢ (4.4¢); 49¢ for 1 qt., 14 oz. (4.3¢). Sweetened and unsweetened.

S. S. Pierce Co. Red Label (S. S. Pierce Co.). 21¢ (4.7¢). Sugar added.

Stokely's Finest Citrus (Stokely-Van Camp, Inc.). 20¢ (4.3¢). Sugar added.

Topmost (General Grocer Co.). 49¢ for 1 qt., 14 oz. (4.3¢). Unsweetened.

Golden Hill (Holly Hill Fruit Products, Davenport, Fla.). 18¢ (4¢). Sugar added.

Monarch (Reid, Murdoch & Co., Chicago). 23¢ (5.1¢). Sugar added.

United (United Grocers Co., Brooklyn). 22¢ (4.9¢). Sweetened and unsweetened.

CONTINUED NEXT PAGE

Bernice (Krasne Bros., NYC). 21¢ (4.7¢). Unsweetened.

Blend O'Gold (Regent Canfood Co., San Francisco). 18¢ (3.9¢). Unsweetened.

Bohack's Best (H. C. Bohack Co. Inc., Brooklyn). 18¢ (4¢). Unsweetened.

Fyne-Taste (Food Fair Stores, Inc., Phila.). 19¢ (4.2¢). No label statement as to sweetening; Brix reading indicated that it was unsweetened.

Libby's (Libby, McNeill & Libby). 19¢ (4.1¢); 59¢ for 1 qt., 14 oz. (5.1¢). Sugar added.

Lily White (R. H. Macy). 18¢ (4¢). Sugar added.

Mary Dunbar (Jewel Food Stores). 18¢ (3.9¢). Sugar added.

Sweet Life (Sweet Life Food Corp.). 22¢ (4.9¢). Sugar added.

White Rose (Seeman Brothers). 21¢ (4.7¢). Sugar added.

Vita-Nip U. S. Grade A Fancy (Florida Fruit Canners, Frostproof, Fla.). 21¢ (4.6¢). No label statement as to sweetening; Brix reading indicated that it was unsweetened.

Krasdale (Krasdale Foods). 22¢ (4.9¢). Sugar added.

Ecco (Economy Grocery Stores and Stop & Shop Supermarkets, Boston). 17¢ (3.8¢). Unsweetened.

Florida Sip U. S. Grade A Fancy (Citrus Products Co.). 19¢ (4.2¢); 45¢ for 1 qt., 14 oz. (3.9¢). Unsweetened.

Finast (First National Stores, Somerville, Mass.). 41¢ for 1 qt., 14 oz. (3.6¢). Sugar added.

Adams U. S. Grade A (Adams Packing Cooperative, Auburndale, Fla.). 18¢ (4¢). Sugar added.

VARIABLE

Apte (Apte Bros. Canning Co., Tampa, Fla.). 18¢ (4¢). Unsweetened. Two cans Grade A, one can Grade C because of defects.

Crosse & Blackwell (Crosse & Blackwell Co.). 20¢ (4.4¢). Sweetened and unsweetened. Two cans Grade A, one can Grade C because of defects.

Dr. Phillips (Dr. P. Phillips Canning Co., Orlando, Fla.). 19¢ (4.2¢); 42¢ for 1 qt., 14 oz. (3.7¢). Sweetened with dextrose. Two cans Grade A, one can Grade C because of flavor and color.

Premier (Francis H. Leggett). 22¢ (4.9¢). Unsweetened. Two cans Grade A, one can Grade C because of flavor and color.

Roberts (Roberts Bros. Inc., Winter Haven, Fla.). 18¢ (4¢). Unsweetened. Two cans Grade A, one can Grade C because of flavor and low Brix reading.

Sunfilled (Citrus Concentrates). 18¢ (4¢); 43¢ for 1 qt., 14 oz. (3.7¢). Sweetened and unsweetened. Two cans Grade A, one can Grade C because of flavor and color.

GRADE C

Caltone (Caltone Co.). 20¢ (4.3¢). Sugar added.

HEALTH AND MEDICINE

HAROLD AARON, M. D., SPECIAL MEDICAL ADVISER

MEDICAL CONSULTANTS: **Dr. Anton J. Carlson**—Chairman, Dep't of Physiology, University of Chicago; Past President, American Physiological Society; **Dr. Theodor Rosebury**—Assistant Professor of Bacteriology, College of Physicians & Surgeons, and School of Dental and Oral Surgery, Columbia University; **Dr. Marion B. Sulzberger**—Ass't Professor of Clinical Dermatology and Syphilology, New York Post-Graduate Medical School, Columbia University; Editor, Journal of Investigative Dermatology.

CU's Medical Consultants give technical advice on matters of medicine which lie within their fields. CU is responsible for all opinions concerning social, economic and public health questions.

Tropical Diseases

by Dr. Howard Shookhoff

Discussion by a specialist, to clear up the mystery and tell the facts about a problem important to many veterans and their families

The members of our armed services have been exposed to tropical diseases in many parts of the world—the South Pacific, the Far East, the Middle East, Africa, and the Caribbean. There have been casualties from almost all types of tropical disease, due largely to the fact that, under combat conditions, ordinary preventive measures cannot usually be applied. In many instances, the resulting infections have been detected and treated by the Armed Services. But for various reasons, such as the persistence or relapse of these infections or failure of early detection of them, some of these diseases will crop up after these men and women have returned to civilian life. Some concern has been expressed about the effects of these diseases on the veterans and the possibility of their spreading to families, friends, and neighbors.

Lack of familiarity with the nature of these diseases has led to distorted and somewhat hysterical notions of the effects they may produce. Terms such as "jungle rot" and "elephantiasis" are apt to conjure up visions of grotesquely deformed bodies outlined against a background of steaming tropical forest swarming with fantastic, half-mythical forms of life.

Actually, most of these diseases have about them no such mysterious aura, but possess rather a well-documented background of scientific data. In fact, many of those with the most terrifying names are easier to con-

trol and check than the more familiar plagues prevalent in our own temperate zone. To put these unfamiliar diseases in their proper perspective, it is important for us to know just what they are like, what effects they have, and how they can be treated. Let us look at a few examples.

MALARIA

Malaria is the most important of the tropical diseases. In fact, it is the most important infectious disease in the world. It is responsible directly and indirectly for more deaths than any other infectious disease, and estimates of the economic loss resulting from malaria-connected disability run into astronomical figures.

Most persons think of malaria as a disease characterized by the recurrence of chills and fever at regular intervals. While many cases of malaria do have those typical symptoms, others show an irregular fever. In addition, malaria often causes aches and pains similar to those of influenza, and it can be mistaken for "the flu" unless proper laboratory tests are performed.

TROPICAL MALARIA: Potentially the most serious variety of malaria is the so-called tropical or estivo-autumnal type. If it is not treated, this form of malaria can produce a fatal coma. It is also the form of malaria which is most apt not to show typical symptoms. It may produce a wide variety of effects, often resembling very

closely other medical conditions—conditions which range all the way from gall-bladder disease to acute alcoholic intoxication.

The diagnosis of malaria can properly be made only by microscopic examination of specially stained specimens of blood. It is sometimes not possible to find the parasites with a single laboratory examination, and it may be necessary to make two or more tests in any individual case.

OTHER TYPES: Tropical malaria is only one of four different types of human malaria, all caused by parasites transmitted by the anopheles mosquito. The most common, accounting for more than 90 per cent of all cases of malaria, are the tropical type and another type known as benign tertian malaria. Tertian malaria, caused by a parasite known as *Plasmodium vivax*, almost always gives rise to the typical periodic attacks of chills and fever. It is very rarely fatal, but, in contrast to the tropical malaria, which only occasionally recurs, it is very prone to relapse no matter how thoroughly it is treated. This is the most usual type of malaria now affecting members of our armed forces who have served in tropical battle areas. Some of them have relapses as often as once a month. These recurrences may go on for two or three years, but usually cease after that time. Each attack responds very well to the drugs which we have available, namely atabrine and quinine, but so far no treatment has been devised which can be expected to prevent relapses after the drug has been discontinued.

Symptoms of benign tertian malaria, as in the case of tropical malaria, may mislead the diagnostician. Chills and fever occur not only in malaria, but also in other common infections such as pneumonia, meningitis and pyelitis (kidney infection), and there is no sure way of determining by ordinary medical examination whether any single attack of chills and fever is due to malaria or to some other infection. Therefore a blood smear should be examined every time an apparent relapse occurs in a malaria patient, to be sure it is a relapse. If this is not done, some of our veterans will be treating themselves with atabrine for a disease which turns out to be pneumonia, rather than the expected malaria relapse, and perhaps suffering harm because the correct treatment has not been promptly administered.

FILARIASIS

As the result of exposure of large numbers of our fighting men to the disease in certain areas of the Pacific, filariasis has become a subject of great popular interest. The average medical textbook presents photographs which show it to be extremely disfiguring. One of the most disabling effects is what is known as elephantiasis, a pronounced enlargement of the extremities or other areas of the body. These severe and advanced forms of filariasis are in fact rare even in the tropical areas where

The Author:

The author of this article, Dr. Howard B. Shookhoff, is one of a growing number of doctors specializing in tropical diseases. He is at present a member of the staffs of the Tropical Diseases Diagnostic Service (of the New York City Health Department) and of the Delmar Institute of Public Health (Columbia University). Dr. Shookhoff has studied at the London School of Hygiene and Tropical Medicine, and made field studies in Puerto Rico. From 1942 to 1944, Dr. Shookhoff was Director of a health and sanitation program in Colombia, jointly operated by the Colombian and United States governments, and involving the study and prevention of tropical diseases.

As Dr. Shookhoff points out, tropical diseases are taking on increasing significance in this country with the return of veterans. It is unfortunate that our hospital and laboratory facilities are not at present adequate to take care of the new health problems that may arise. Outside of the larger cities, there are few doctors or technicians who have been trained to examine and diagnose blood or stool specimens for tropical diseases. General practitioners and internists who have not had special post-graduate training in tropical diseases cannot be depended upon to make accurate diagnoses.

CU members in other cities should urge their municipal or State health departments to establish the same free diagnostic services for local practitioners which the Tropical Disease Institute provides in New York.

the disease prevails, and appear only after the patient has suffered repeated infections over a long period of years. Individuals, such as those in our armed forces, who are exposed to the disease for a relatively short time do not develop any permanent disability nor indeed any persistent severe symptoms.

Filariasis is found not only in the south Pacific and Far East, but also in the Near East, Africa, the West Indies and South America. It is caused by a small parasitic worm, transmitted by mosquitoes, which lodges in the lymphatic vessels of the human body and sets up a local inflammation. The worm itself and the scar tissue resulting from the inflammation obstruct passage of the lymph through the vessels. There is local swelling, and in extreme cases blocked off areas (usually the extremities, the scrotum or the breasts) exhibit grotesque elephantiasis.

In the majority of filariasis cases in our armed forces, the symptoms consist of swelling of the lymph glands in certain parts of the body and mild degrees of inflammation in the areas where the worms have lodged.

For the most part these patients are neither severely ill nor badly incapacitated. Since symptoms are made worse by exertion, patients are confined to work which does not require it. And it is likely that the physical limitations will be only temporary. The effect of worry over the condition is considered a much more serious problem than any physical difficulties produced.

We still lack a specific treatment for filariasis. As a result of the war much research has been carried on, and we do have available several compounds of the metal antimony which, when injected, will kill at least some of these worms. However, we are not yet sure whether the mere killing of the worm is sufficient, since the dead worm may cause as much obstruction and inflammation as the live one. In most instances, of course, the condition subsides after some months without any specific treatment.

INTESTINAL INFECTIONS

Throughout the tropics a wide variety of intestinal infections prevails, some due to bacteria, some to various forms of protozoa, and still others to worm parasites. Some of these cause diarrhea or dysentery.

The most common form of dysen-

tery is bacterial or bacillary dysentery. Usually this produces an acute illness featuring fever and diarrhea, with blood and mucus in the stools. But it may sometimes produce only a mild diarrhea, which lasts for a few days. These mild attacks are often passed off as the "trots" or in the Army, "GI's." In some unusual cases a chronic or recurrent diarrhea may occur.

AMEBIC DYSENTERY: Another frequent cause of diarrhea in the tropics is what is commonly called amebic dysentery. This is caused by a protozoan or one-celled animal technically known as *Endamoeba histolytica*. Infection is spread by contamination of food and water with encysted protozoans discharged in the feces of an infected person. Pollution may result from defective piping, use of human excreta as fertilizer, and transmission by flies. As is true of bacillary dysentery, this infection is by no means confined to the tropics, although it is more frequent there due to prevailing unsanitary conditions.

The term "amebic dysentery" is not entirely descriptive, because many persons with amebic infections do not have dysentery, at least not for long periods of time. It is possible—and this occurs not infrequently—for a person to acquire an amebic infection, and have few or no symptoms at the time he becomes infected. The parasite may lie dormant for many years, or at worst, cause only vague abdominal discomfort or a slight diarrhea to which the patient becomes so accustomed that he fails to concern himself about it. This may take the form of repeated attacks of the "G.I.'s" already referred to. Then, without warning, it is likely to flare up suddenly with severe diarrhea and fever, or worse yet, with an abscess of the liver.

There is nothing specific or diagnostic about the symptoms of amebic infection. Other conditions may produce the same effects. The symptoms vary from case to case and may include such manifestations as diarrhea, abdominal pain, fever, loss of weight, blood in the stools, or merely vague sensations of ill health.

To diagnose an amebic infection, it is essential to make microscopic examination of the stools of the person suspected of having it. A single examination is frequently not sufficient and as many as four or five may be required before the parasite

is found.

Since we know that this infection may be present without causing any trouble at first, and that it is a very common occurrence in the tropics, persons who have been exposed to the tropics, or to unsanitary conditions in general, should undergo routine examinations.

Less than two years ago the Tropical Disease Diagnostic Service of the New York City Health Department examined 144 persons repatriated from prison camps in the Far East. Twenty-five per cent of them were infected with *Endamoeba histolytica*. Very recently similar examinations were performed among a group of missionaries from India and China. These people are well informed medically and take many precautions, submitting to periodic examinations and taking treatment for any parasites found. Even in this group, three of 38 had an amebic infection. In another group consisting of veterans, 4 out of 40 were infected.

At the time they were examined, most of these individuals had no symptoms. Because the infection was detected when it was not bothering them and when it was most susceptible to treatment, a considerable number of potentially serious illnesses were avoided.

There are a number of very satisfactory specific drugs for the treatment of amebic infections, notably ipecac, iodine and arsenic compounds. Contrary to popular belief, practically all cases can be cured with relatively simple treatment, and it is a pity, therefore, not to detect this infection as early as possible so that it can be dispelled before serious damage has been done to the tissues of the colon and liver.

WORM INFECTIONS: Symptoms of worm infections of the intestine are apt to be vague or ill-defined. They do not commonly cause diarrhea and sometimes they produce no symptoms for periods of time. Two of the common intestinal worms which are found in the tropics and subtropics are the roundworm (technically known as *Ascaris*) which is so frequently found in children, and the hookworm. Both of these parasites are prevalent in any area where sanitation is poor.

Roundworms frequently cause vague intestinal symptoms or no symptoms at all. However, if these worms migrate to vital parts of the body such as the duct which drains

the liver, they may cause serious trouble. When present in large numbers they have been known to obstruct the intestine. Until such acute complications arise, the symptoms may be very indefinite, or non-existent. The hookworm, too, may produce few or no symptoms, although in severe infections anemia occurs. The only way in which these worms can be detected before they cause serious trouble is by routine examination of the stools of individuals who have been exposed to conditions under which they might have become infected.

SCHISTOSOMA: Of much more serious import are infections with worms called *Schistosoma*. There are three important species of these worms, which affect the intestine, the liver, and the bladder.

The worms lodge in the blood vessels of these organs, where they may remain alive for as long as 30 years, setting up inflammations which sometimes lead to serious disturbances of function of the organs. There may be bleeding either from the bladder or from the the intestine, or after a period of years scarring of the liver may result in liver insufficiency.

In early cases of these infections, however, only vague minor symptoms occur, such as backache, fatigue, or loss of weight. Yet it is at these early stages that the infections are most effectively treated. Routine examinations for schistosomiasis, as well as for other tropical infections, are advised, when illness of any sort appears in a person who has been in the tropics. Even if the main cause of the illness is not a tropical disease, the presence of some latent tropical infection may lower resistance and retard convalescence unless it is treated.

(The diagnosis of schistosomiasis is made by discovery of eggs of the parasite in the stools or urine. These eggs are apt to be few in number, so that several specimens may have to be examined and special methods used for examination before a diagnosis can be made.)

SPRUE

Sprue is a tropical disease characterized by diarrhea usually associated with flatulence, soreness of the mouth, and an anemia resembling pernicious anemia. It occurs most commonly in the Far East, especially India and China, and in the Caribbean region, especially Puerto Rico.

It is the result of incomplete absorption of foodstuffs in the small intestine, which may give rise to vitamin and mineral deficiencies in addition to the symptoms already mentioned. The precise reason for this breakdown of intestinal function in the tropics has not yet been ascertained. It cannot be ascribed to any known infection.

Even though sprue is not an infection, a number of laboratory tests are essential to its recognition and treatment. These include X-ray examinations of the intestinal tract, chemical and microscopic examination of the blood, and chemical analysis of the stools. To restore the intestinal function, it is necessary to regulate the diet and to give liver extract and those vitamins and minerals in which the patient is deficient.

SKIN CONDITIONS

Skin diseases are not unusual in the tropics. The term "jungle rot" has frequently been heard since the outbreak of the war. It has no scientific meaning and is misleading because most of the diseases to which it is applied do not result in destruction of the body as the term suggests. In fact, the vast majority of these cases appeared to be caused by the same humble fungi that cause our much-advertised "athlete's foot." Under the humid, sweaty and unclean conditions in which military men in combat often find themselves, these infections become much more serious, or at least more extensive over the body surface than they usually do in the cooler climates. But proper treatment will arrest most of the cases; and often, even without treatment but with transfer to a non-tropical area, great improvement is effected.

There are many more tropical diseases. This discussion has been limited to those commonly seen in returned service men and women. The examples presented are sufficient to illustrate some of the general characteristics of the tropical diseases as a group.

Very few diseases are actually the exclusive property of the tropics. Many of them flourish there merely because of the poor sanitary conditions which prevail. This is particularly true of the intestinal infections such as dysentery and typhoid fever. Ordinarily we do not think of typhoid as a tropical disease, yet it is fast becoming confined to the tropics

because of progressive elimination of the infection in the temperate zone due to persistent efforts toward sanitary improvements.

As has been pointed out, because the symptoms of these tropical diseases are often not distinctive, it is usually necessary to resort to laboratory tests in order to detect them. These laboratory tests are sometimes highly specialized and require more than ordinary technical training and experience. Actually, we have suffered in the past from a dearth of specially trained technicians; and even should this defect be remedied, it would still not be feasible for every general laboratory to maintain such specially trained personnel. Much of this special work, therefore, will be done in large institutions.

It cannot be too often emphasized that, as many of these tropical infections have a remarkable propensity for remaining latent or causing very minor symptoms for considerable periods of time, unless we resort to routine examinations we are courting trouble. If we wait until acute illness

appears, the infection will have become more deepseated and more difficult to treat. It will have incapacitated the sufferer economically for a period of time. And because of the time which has elapsed since his tropical experience, the possible connection between it and his illness may be overlooked, with resultant delay in diagnosis. When these infections are detected before they have caused trouble, treatment is usually easy.

The tropical disease problem is not merely a war-connected problem. Many persons traveled to and from the tropics before the war. Probably many more will do so with the return of normal conditions, some for business, others for pleasure. The increased speed of travel has brought us closer than ever to the tropics. Furthermore, we have not eliminated such diseases as malaria, hookworm, and amebiasis from our own United States. The war has served to highlight the problem. It is to be hoped that popular and medical interest will not wane and so allow this important field to be neglected.

ADVERTISING Facts & Fancies

According to *Life* magazine, to be "advertised in *Life* . . . means news of famous products . . . to 22,000,000 *Life* readers each week."

One "famous product" advertised in a December issue of *Life* was California Sunkist Lemons. The ad displays a young woman on the verge of a hearty sneeze, holding a soggy handkerchief to catch the emerging bacilli and cocci. Underneath, in bold type, is "What to do FOR COLDS."

"Doctors advise the five basic steps . . .

"1. get plenty of rest; overcome fatigue. . . . Lemons are among the richest known sources of vitamin C, which combats fatigue and fights infection.

"2. Alkalize your system." Also with lemon juice.

"3. Insure regular elimination." Again with lemon juice.

"4. Eat lightly; take plenty of liquids. . . ." Lemon juice should be your favorite.

"5. Keep warm; avoid further chill. . . ." With hot lemonade.

Apparently the only thing you can't do with a California Sunkist lemon is to rub it on your skin, or fry an egg in it.

The claims made for lemon juice do not withstand scientific scrutiny, even though they are made in a magazine reaching 22,000,000 readers. Plenty of rest is good for a cold in the sense that it will help prevent complications, but there is no evidence that lemon or any other source of vitamin C "combats fatigue and fights infection." An adequate amount of vitamin C daily can be obtained from half a tumblerful or more of fresh or canned orange or grapefruit juice. An excess will not increase resistance to colds or any other common infection, nor will it prevent complications or combat fatigue. Even if vitamin C did any of these, lemons would be one of the most expensive sources of the vitamin.

As for "alkalizing your system" and "insuring regular elimination," these injunctions have long been known to doctors as futile and unnecessary in the treatment of colds. A laxative at the onset of a cold or flu does not shorten a cold or prevent complications. There's no harm in the advice to "eat lightly" and "take plenty of fluids," but if you don't do either, your cold will not get worse. "Keep warm" is also a good idea, but there's a warm bed for that, and better fluids than hot lemonade for the same purpose.

For the People:

A Program for Sound Medical Care

Consumers have heard, for many years, the unprincipled attacks against the Wagner-Murray-Dingell Bill by the American Medical Association and the National Physicians Committee. These organizations have been insisting that the Wagner-Murray-Dingell type of legislation is a threat not only to the professional integrity of the American doctor, but to our system of free enterprise. The informed consumer, however, is aware that National Compulsory Health Insurance, the main feature of the Wagner-Murray-Dingell Bill, meets serious health needs of the American people in a way that is economically sound, and entirely consistent with American traditions. The consumer may be pardoned, therefore, for coming to the conclusion that the interests of the doctor seem to be opposed to those of his patients.

Actually, such a conclusion is not correct. More and more doctors are beginning to see that the clique that rules the AMA expresses the interests neither of the American people nor of the doctors for whom the AMA considers itself the spokesman. As the practicing physician learns the facts—that both he and his patients will obtain benefits from National Health Insurance legislation—he will join with the many groups pressing for its passage.

The education of the doctor in matters of medical economics has been very slow. His chief sources of information have been the editorial columns of the *Journal of the American Medical Association*, and the Journals published by his State and County medical societies. There are, however, two groups of doctors who have had the courage to combat the AMA's policies and to carry out honest educational efforts among both doctors and patients. The most militant and successful of these groups is the Physicians' Forum,¹ headed by Dr. Ernst Boas. The Committee of Physicians for the Improvement of Medical Care, whose secretary is Dr. John Peters, is another important doctors' group which has done valu-

able educational work. (This Committee should not be confused with the National Physicians' Committee for the Extension of Medical Care, which is a creature of the AMA, the large commercial insurance companies and the big patent-medicine corporations.)

A third medical group that dissociates itself from the abusive tactics of the political clique in the AMA is the New York Academy of Medicine. Although located in New York City, the Academy is actually a national organization both in membership and in perspective. During the past three years, it has carried out a study of the nature of the economic and social changes which are taking place in American life, and the effect these changes are likely to have on the practice of medicine. A "Committee on Medicine and the Changing Order" was established by the Academy to undertake discussions and to make recommendations as to how medical practice can keep pace with economic and social changes. One of the tasks set for the Committee was to obtain systematic data about health conditions.

In order to get such data, the Committee enlisted the cooperation of a number of experts in sociology, medicine and related fields to prepare monographs on the major medical problems of today. The first of these monographs to appear in print is "American Medical Practice in the Perspective of a Century,"² by Dr. Bernhard J. Stern, lecturer in Sociology at Columbia University, Visiting Professor of Sociology at Yale University, and author of "Society and Medical Progress." In his new book, Dr. Stern takes on the formidable job of examining the whole structure and practice of American medicine, in its social setting. As medicine has grown and developed with specialization and modern hospital practice, it has solved some health problems, but at the same time it has created new social problems through its very growth.

The most important of these social problems centers around the cost of medical services. The high cost

of good medical care has had as one of its consequences the concentration of the medical centers and many of the best physicians in the richest urban communities. The result has been that the people in rural and semi-rural areas either lack medical care entirely, or get medical care of inferior quality from overworked doctors who get no opportunity to participate in the educational and research activities going on in the medical centers and the big hospitals. Even in the largest cities, high quality medical care often is not available to low-income groups. And in both urban and rural communities, the Negro people who generally have the lowest incomes and suffer from discriminatory practices get the least and poorest medical care.

The relation of income and race to medical care is discussed in detail by Dr. Stern. American medicine *at its best* is unsurpassed. But how many Americans can afford to buy the best? Dr. Stern's data show that not more than 10% of the population get high quality medical care on a continuous basis. That 10% consists chiefly of those in the highest income brackets, plus a very small segment of the poor who can attend the free or public clinics of the larger urban medical centers.

The professional and economic insecurity of the doctor is also clearly shown by Dr. Stern. Practicing doctors have high incomes today, but that was not true before World War II, and it is unlikely to be so five years hence. As Dr. Stern points out, "Abuses of medical practice, such as fee-splitting and rebate, arise in part from the efforts of general practitioners to supplement their inadequate incomes and of specialists to increase their practice." Thus, "the exigencies of obtaining a livelihood under a fee-for-service system have tended to create difficulties . . . [in] medicine conceived as a private enterprise."

There is much more rich material about medicine and society in Dr. Stern's book. But another unwritten chapter emerges as a logical conclusion to his data—one that we hope he will soon write. The title of the chapter could be, "National Health Insurance—A Medical and Social Need of the American People."

And that need is just what the current Wagner-Murray-Dingell Bill (S.1606) would fill.

¹ Pamphlets and articles about health insurance for doctors and consumers may be obtained by writing to the National Physicians' Forum, 510 Madison Avenue, New York City.

² Published 1945 by the Commonwealth Fund, 41 East 57 St., NYC 22. \$1.50.

NEWS AND INFORMATION

Your Income Tax

Many taxpayers have alternative ways of filling out their tax returns. A CU consultant tells you how to avoid overpayment

The much-discussed tax bill which was passed by Congress last Fall has nothing to do with the income tax forms which you will be filing in March. The forms filed in March 1946 are a report on your 1945 tax obligations; the tax reductions approved by the Congress will apply to your 1946 tax. If you are a wage or salary earner, you may already have noticed some effect of the reduction, in the cut in your tax withholding payments since the beginning of the year. But the full effect of the changes will not really be seen until you fill out your 1946 return, in March 1947.

But that is a full year away. Your job now is to file your 1945 income tax return with the Collector of Internal Revenue before March 15th. You must file a return regardless of whether you have already paid part or all of your taxes through withholding deductions taken from wages or salary. Actually, the return amounts to a "summing up," to show what your total tax liability has been throughout the year, as compared with the amount which you may already have paid. Thus, if your payments were inadequate, you will have to send the Treasury Department an additional sum; if your payments were greater than your obligation, you will receive the difference as a refund.

Most taxpayers will find the information they need to fill out their forms on the instruction sheets supplied with the income tax forms by the Treasury Department. But the suggestions which follow may result in tax savings, by bringing to your attention certain options which are permissible under the law.

WHO PAYS TAXES?

Every citizen or resident of the United States (including minors) who had a *gross income* of \$500 or more during 1945 must file a tax return. In the case of a minor, the

parent or guardian has the responsibility of seeing that a return is filed and the payment made in his behalf.

NON-TAXABLE INCOME

There are some types of income which are not taxable, and may therefore be excluded from gross income for purposes of taxation. Among these are social security benefits; bona fide gifts, bequests and inheritances; unemployment compensation; interest on tax-exempt Federal, State and municipal securities; injury and sickness benefits; and the proceeds of an insurance policy on the death of the insured.

In addition to these, Congress provided in the Revenue Act of 1945 that military pay received by enlisted men and non-commissioned officers since January 1941 be exempt from taxation. This exemption will continue until the war has been officially declared as ended by Presidential proclamation.

In the case of commissioned officers (including commissioned warrant officers), the first \$1500 of their military pay is deductible from gross income for purposes of taxation. This deduction is in addition to the regular exemptions and credits which they may have with children and dependents. As for enlisted men, this special exclusion for officers will continue until the official termination of the war.

If, after deducting non-taxable income of the type discussed above, your gross income amounts to \$500 or more for the year, you must file a return, even though it may turn out that you have no tax to pay. You should also file a return if your income was less than \$500, but withholdings were made on any part of it. In this case, you are entitled to a refund of the amount which was withheld.

As was the case last year, there are three methods of filing individual income tax returns: the Withholding

Receipt Return, the Short Form Return and the Long Form Return. Since your tax obligation may turn out to be different on the different forms, it is worth examining all three, so that you may use the one which brings you the greatest tax benefits.

THE WITHHOLDING RECEIPT

You may use the Withholding Receipt as your tax return providing you had a total income from wages and salaries on which withholding payments were made amounting to less than \$5000, and providing you had no more than \$100 income in a form on which no withholdings were made. According to the law, your employer is required to furnish you with a Withholding Receipt by January 31st showing your wages or salary for 1945 and the amount which has been withheld for income tax payment.

The Withholding Receipt is the simplest of the three income tax forms. It allows an over-all deduction from total income, amounting to about 10%, to cover charitable contributions, interest payments, casualty losses and other permissible deductions. Thus, if you are eligible to use this form, and if your permissible deductions amounted to 10% or less of your income, the Withholding Receipt offers a simple solution. However, if your deductions for such items amount to more than 10%, you will obtain a tax saving if you use another form—the Long Form Return.

In filling out the Withholding Receipt, all you need do is answer a few questions, and mail the form to the Collector of Internal Revenue. You send no money with this return. The office of the Collector takes care of calculating your tax, and either bills you for the balance that you owe, or sends you a refund if your withholdings have exceeded your tax obligation for the year.

A joint return by husband and wife can be filed on a Withholding Receipt provided the combined income of the husband and wife covered by withholding payments has been less than \$5000, and subject to the same \$100 limitation of non-withholding income described above. If you meet this joint income limitation, you need have no worry as to whether a joint return or separate returns would be more beneficial. The Collector of Internal Revenue makes

the necessary calculations both ways, and bases your tax obligation on the lower set of figures.

THE SHORT FORM

If your gross income was less than \$5000 for the year, you also have the option of using the Short Form. You will probably want to use this in preference to the Withholding Receipt if you have allowable deductions from gross income. If your income was not subject to withholding payments, you cannot, of course, use a Withholding Receipt.

The Short Form allows you to compute your *adjusted gross income* by subtracting certain allowable deductions from your gross (total) income. For example, a salesman may have earned a total of \$4900 during the year 1945, but he may have had traveling expenses amounting to \$600 for which he was not reimbursed by his employer. On the Short Form, he can deduct the \$600, thus reducing his taxable income to \$4300. If he had used the Withholding Receipt, he would have had to pay taxes on the entire income of \$4900. If you use the Short Form and are claiming deductions from your gross income, you should itemize your deductible expenses on a separate sheet of paper and attach this securely to your return.

The concept of "adjusted gross" affects primarily those whose incomes are derived from a trade, profession or business; that is, those who are in business for themselves. Such persons can deduct from their total income the expenses incurred in the course of securing their livelihoods, such as the costs of maintaining their offices or places of business. A wage or salary earner, on the other hand, may deduct from total income only those expenses connected with his job, for which he has some sort of expense allowance arrangement with his employer, or expenses of traveling, meals and lodging incurred in

the course of his work away from home, but for which no reimbursement is provided by the employer.

For example, a man may have earned \$5200 in 1945, of which \$500 was allowed by his employer to be used in entertaining customers of the firm. His adjusted gross income, therefore, comes to only \$4700, for he is permitted to deduct the \$500 from his \$5200 total income.

The concept of adjusted gross income is of special importance to those who can reduce their taxable incomes by taking permissible deductions from their incomes; it is also useful in connection with the optional standard deductions for taxpayers with incomes of \$5000 or more, and with the amounts that may be deducted for contributions and medical expenses by those who use the Long Form, to be discussed later.

If you use the Short Form, you must use the automatic tax table that comes with it to compute your tax obligation. The amount you are required to pay is set by your adjusted gross income (rather than by your gross income, as in the Withholding Receipt), with a general deduction of 10% to cover contributions, medical expenses, interest payments, etc. This form is suitable if your deductible expenses amount to 10% or less of adjusted gross income; if your deductions are higher, you can achieve a tax saving by use of the Long Form, on which deductions are listed individually and the tax computed accordingly.

THE LONG FORM

All persons whose adjusted gross income for 1945 amounted to \$5000 or more must use the Long Form; persons whose adjusted gross was less than \$5000 but who had permissible expenses amounting to more than 10% of income may also use this form and will benefit from doing so.

If you use the Long Form and you claim expenses which amount to more than 10% of your adjusted income, you must itemize these expenses before computing your tax obligation. If, however, your income was \$5000 or over, you have the option of taking a standard deduction of \$500 instead of itemizing your expenses. This standard deduction is not an addition to other allowable deductions; it is an over-all substitute for itemized contributions, medical expenses, casualty losses, interest, etc. Obviously, you will want to use the

standard deduction if your permissible deductions amounted to \$500 or less; if they were more, you will achieve a tax saving by itemizing them.

FORMS FOR MARRIED COUPLES

If one member of a couple uses the Long Form with itemized expenses in filing his tax return, the other must also use the Long Form and itemize expenses; use of the itemized Long Form by one member and the Short Form by the other is not permitted. There is a similar prohibition against the use of itemized deductions by one spouse while the other takes the standard \$500 deduction on the Long Form. These limitations are to prevent one spouse's gaining a tax advantage by itemizing a large portion of their joint permissible deductions on the Long Form, while the other spouse obtains a relatively high automatic deduction.

An example will make this clear. Suppose the husband, who has an income of \$4000 a year, assumes deductible expenses amounting to \$750. He uses the Long Form, and achieves a saving thereby. His wife's expenses, on the other hand, amount to only \$100, though she has an income amounting to \$3000 a year. There would obviously be a saving if she could use the automatic 10% deduction of the Short Form. But such juggling of joint expenses would clearly result in an unfair tax advantage.

In the case where one spouse has an income of \$5000 or more and uses the standard deduction on the Long Form, the other spouse must also use the standard deduction on the Long Form if her own income is \$5000 or more, or the Short Form if her income is less than \$5000.

DEDUCTIONS

Whatever your income, it may be worth your while to itemize your allowable deductions before deciding on which form you use. Here are some of the important deductions which you may make in determining your net taxable income:

CONTRIBUTIONS made to charitable, scientific and similar organizations serving a public need, not exceeding 15% of your adjusted gross income, may be deducted. If you are uncertain as to whether a contribution you made during the year is deductible, write to the organization and they will inform you. You cannot, under



Enlisted men, including non-commissioned officers, pay no taxes on military pay.

this exemption, deduct gifts you have made to friends or relatives.

INTEREST paid on non-business debts, such as bank loans and mortgages, is deductible.

TAXES including State income taxes, personal property taxes (except taxes levied for paving or other improvements that increase the value of your property) and State and local sales taxes may be deducted. But you may not deduct Federal excise taxes, such as amusement taxes and taxes on telegrams, telephone calls, railroad tickets, cosmetics, furs, jewelry, etc.

LOSSES amounting to the net value of the loss suffered through fire, accident, burglary, etc., are deductible. But if you have been partially reimbursed through insurance or otherwise, the amount of the compensation must be subtracted from the total loss in computing your loss.

MEDICAL, DENTAL AND HOSPITAL EXPENSES paid in 1945, that are in excess of 5% of your adjusted gross income, may be deducted. This does not mean that you may deduct the total amount of such expenses, but only that part which is in excess of 5% of adjusted gross income. Deductions for this item may not exceed \$2500 for a family unit, or \$1250 for a single individual. Deductions under this item include eyeglasses, braces, artificial limbs, medicines, vitamin preparations, etc.

ADDITIONAL DEDUCTIONS may be made for a variety of expenses, including alimony, bad debts, investment expenses, etc.

TAX COMPUTATION

NET TAXABLE INCOME is determined by subtracting your allowable deductions from your adjusted gross income.

SURTAX EXEMPTIONS are deducted from your net taxable income. A single person without dependents is allowed a surtax deduction of \$500; a married person is given \$500 for himself, \$500 for his wife, and \$500 for each child. An individual supporting dependents is allowed \$500 for himself and \$500 for each dependent. A dependent is defined by law as a close relative who earned less than \$500 during the year, and who is dependent on the taxpayer as the major source of support. Thus, if two or more persons contribute to the support of a single dependent, only one of the supporters may claim the dependent as an exemption.

SURTAX NET INCOME is obtained by subtracting surtax exemptions from your net taxable income. In the 1945 income tax, the surtax begins at 20% at the lowest surtax bracket, and rises in percentage as income increases, as shown on the instruction sheet which accompanies your income tax form. You pay the 20% rate on that portion of your income which falls into the lower income tax bracket, and higher rates on the parts which fall into the higher brackets. The instruction sheet works out cumulative totals for you, so that you need only add to the last applicable cumulative total the amount which falls into the highest surtax bracket.

THE NORMAL TAX, a variation of the wartime Victory Tax, must be paid in addition to the surtax. A single taxpayer, or a husband and wife who file separate returns, are each given a \$500 normal tax exemption. In the case of a couple who file a joint return, they receive a \$500 exemption for one partner plus any amount up to an additional \$500 earned by the other partner. Thus, if both spouses earned \$500 or more, the total exemption would be \$1000; if one of them earned less than \$500, the exemption would be \$500 plus the amount which was less than \$500. You get no exemption for a wife without income or for children or other dependents.

Subtract your normal tax exemption from your net taxable income to find your normal tax income. Multiplying this by 3% gives your normal tax.

Now add your normal tax to your surtax and you have your total tax obligation for 1945.

JOINT AND SEPARATE RETURNS

Another problem which confronts married people is whether they will benefit from filing a joint return or separate returns. Couples who have combined incomes totaling more than \$3000 a year generally find it advantageous to file separate returns, as surtaxes increase in percentage in the higher income brackets, and the tax on their joint income may be considerably higher than the total of individually filed taxes on their separate incomes. Where the combined net income of husband and wife is less than \$3000, the joint return is generally more advantageous. When a joint return is filed, all deductions are taken as though they had been made by one individual. With sepa-

rate returns, individual deductions are taken by each spouse on his or her income.

In most cases, where the wife has no income, she need file no return; her status on her husband's return is that of a marital dependent. There are certain exceptions, where it may be advantageous to file a joint return, even though the wife may have no income. For example, if the wife had money of her own, and used some of it to pay her own substantial medical expenses, these could be deducted in a joint return, whereas they could not be deducted from the husband's return.

THE PAYMENT

If you file your return via the Withholding Receipt, you neither pay nor bill the Collector of Internal Revenue at the time of filing; he makes the computation and either bills you or sends you a refund at a later date.

With either the Short Form or the Long Form, however, you must clear your account by March 15th. On either of these, after having computed your tax, you should deduct all withholding payments which you have made during 1945 and any payments you may have made last year on your estimated 1945 income tax. The balance represents either the amount you must pay, or the amount which the government owes you. If you are the debtor, the amount you owe must be sent to the Collector of Internal Revenue along with your return. If the balance is to your credit, you have the choice of receiving a refund, or of applying the balance to your estimated 1946 tax.

ESTIMATED 1946 TAX

When you have finished with your



Even children must file returns, if they have incomes of \$500 or more.

1945 return, there is still a chore to be done. You may still have to file a declaration of estimated tax for 1946. Such a declaration must be filed if you expect your income for the year to be in excess of \$5000 plus \$500 for each of your surtax dependents except yourself, or if you expect to have an income of \$100 or more not subject to withholding tax and a total income of over \$500.

If you file a declaration of estimated tax, and if there is a difference between your estimate and the amount which is being withheld from your salary, you must pay this difference in quarterly installments. These installments are due on March 15, June 15 and September 15, 1946 and January 15, 1947. If none of your

income is subject to withholding, you must pay your entire estimated 1946 tax in these installments. In either case, you may amend your estimate each time you pay an installment, in the event that there are changes in your income or your exemptions.

The easiest way to calculate your 1946 estimated tax is to use your 1945 income as a basis, and apply to it your 1946 exemption status and the lowered 1946 tax rates. If you use this technique, the government will not penalize you, even though you may seriously underestimate your tax obligation. If you use some other method of computation, you will be penalized by a 6% charge if your estimated tax is not at least 80% of your final tax obligation for 1946.

of insurance betting is to guard against the pecuniary or financial evil of the sudden cessation of productive energy or capital. To bet money in order to secure a money indemnity for the loss of a life that produces no money, is worse than buying tickets in a lottery, or staking money on the turn of dice."

We are not here concerned with the morality of betting on unproductive lives. The important point is that too few people can afford to indulge in such gambling, and, when they do, it is often at the expense of adequate protection on their own lives. Very large savings could be effected in most insurance estates if they were planned or reorganized within the limits prescribed by genuine insurable interest.

The crucial problem in planning your insurance estate is to determine the income you want to replace in the event of your death. This is not an arbitrary figure. It should logically be the actual net amount you contribute to the support of your family or that your family would require to meet normal living expenses. In general, for most middle-income families, this will amount to 50% or 60% of your income. It is not your obligation, nor should it be your intention, to provide income for your dependents indefinitely.

There is a limit to the productive years of most people, and when this limit is reached the probability is that your contributions to others will also cease. The important point is that you should not attempt to accomplish through life insurance something that you would be unable to achieve—and have no intention of achieving—through your own efforts. It is, therefore, important to procure the maximum amount of protection while in the period when the needs of your dependents are greatest, and periodically to adjust your insurance holdings to your actual estate needs—a simple technique, but one that is usually ignored.

Let us consider, as an example, a man aged 35, who contributes approximately \$100 monthly to his dependents, and expects his productive years to continue to age 65. What amount of insurance will he have to buy to guarantee the continuation of this income in the event of premature death?

Table I shows the monthly income available from each thousand dollars

Life Insurance

by E. A. Gilbert

In this article, the fourth of a series, Mr. Gilbert discusses the best means of setting up an insurance program, to provide a regular income for the family in case of death.

The primary objective of an insurance program should be protection for dependents in the event of premature death. From the insurance standpoint, the concept of premature death is not intended to embrace everyone who dies prematurely. Rather it refers to premature economic death involving dependents. But from the hit-or-miss fashion in which insurance is often purchased and needlessly maintained in force, it is evident that there is a great deal of confusion about the problem of dependency.

The determining factor in the purchase of an insurance policy should be *insurable interest*. Unless the death of an individual will result in monetary loss to others, there is no real justification for his carrying protection. Thus, the existence and extent of insurable interest should be the yardstick in determining the original need and the ultimate amount of insurance protection.

Children, obviously, have an insurable interest in parents who provide them with the necessities of life, for if the income of the productive parent were suddenly stopped by death, these dependents would be left economically helpless. To insure the con-

tinuance of income in the event of premature death, life insurance protection for the provider is needed.

That children have a stake in their parents can hardly be denied. But if we use the yardstick of insurable interest as the major justification for carrying insurance, what defense can be made for carrying policies on the lives of children? Only where parents actually depend upon children for support would policies on the lives of children be justified.

Misunderstanding or misapplication of the principle of adequate insurable interest is a primary cause of needless expenditure and much waste in most insurance programs. In the low-income groups, it is not uncommon to find the bulk of the insurance premium going into policies on the lives of the children, with woefully little or no protection at all on the life of the head of the family.

Insurance on children is not the only case where the criterion of insurable interest is not applied. Insuring a dependent wife represents another violation of this important principle. Even more common is the insurance continued on the lives of aged, economically unproductive parents, who are not unlike children in their dependence on others for support.

On this point, Elizur Wright, father of modern life insurance, and the first insurance commissioner of Massachusetts, said: "The only use

of insurance in force at the time of his death, and the amount of insurance required to give his dependents an income of \$100 a month for periods ranging from one to 30 years.

Table I
INSURANCE PROTECTION

No. of Years	\$1000 of Insurance Will Provide a Monthly Income of	Insurance Required to Provide \$100 Monthly for Each Number of Years
1	\$84.48	\$ 1,182
5	17.91	5,583
10	9.62	10,395
15	6.87	14,556
20	5.51	18,148
25	4.71	21,019
30	4.19	23,866

Examination of the table shows that a \$1000 insurance policy will provide a monthly income of \$4.19 over a 30-year period. Since it is the purpose here to provide \$100 monthly, we can compute the amount of insurance to be carried *now*, at age 35, by dividing \$4.19 into 100 and multiplying the result by \$1000. The result is \$23,866.

This amount of insurance may at first appear forbidding—an amount of protection available only to those in the upper income brackets. Yet, through the proper selection of contract, most policyholders could easily maintain this amount of insurance. Let us examine pure protection or term insurance and discover to what extent it can be used in intelligent estate planning.

As has been pointed out (see the *Reports*, January 1946), term insurance provides permanent and constant protection divorced from any savings feature; the cost of this protection is largely determined by mortality experience. Insurance companies sell a variety of term contracts, known as 5, 10, 15 and 20-year term contracts. The premiums for these contracts, rather than increasing annually in strict accordance with mortality tables, are levelled over the period specified and increased at the end of each period. Thus, a 5-year renewable term insurance purchased at age 30 would call for a level premium, which, in effect would be the average mortality cost for ages 30 through 34. At the end of the 5-year period, or at age 35, the premium increase would correspond to the average increase in mortality cost for the next five years.

The same holds true for the 10, 15 and 20-year term contracts; during the specified period an average mor-

tality charge is made. Obviously, the longer the period during which level premiums are to be paid, the higher will be the actual initial premium.

In considering pure insurance or term protection policies, it is important to know that some companies offer a choice of renewable or non-renewable contracts. With a renewable term policy, the insured is given the option, at the end of the specified period, to continue the full amount of protection in force *without medical examination*. A non-renewable contract cannot be continued as pure protection without submitting to another physical examination and showing evidence of insurability.

Thus, an individual who purchased a non-renewable contract and carried it to the end of the period would be left without protection if, by the end of that period, his health had become impaired to the extent where he might be unable to pass the medical examination. Since no one can predict his future physical condition, non-renewable contracts present a needless risk and should be avoided. Even though you believe that the protection will be needed for a limited period only, it can be supplied through renewable term insurance, which can be discontinued when you

desire. But renewable term has the added advantage that it can be continued without medical re-examination if your circumstances change, and your dependents require protection for a longer period.

Most insurance companies sell only non-renewable term contracts; only a few sell the advantageous renewable types. Though it would be logical to assume that the average cost for the renewable term policies would be higher than for the non-renewable plans, this is not always the case. Despite the fact that under renewable contracts the insurance company is vulnerable to adverse selection—at advanced ages the healthy ones can drop out while the impaired risks can continue their protection in force—there seems to be no evidence of lower mortality charges for non-renewable policies.

Table II lists the more prominent companies selling term contracts, indicating whether the protection is renewable or non-renewable, participating or non-participating.

In addition to the term contracts sold by private insurance companies, residents of Massachusetts, New York and Connecticut can purchase Savings Bank Life Insurance in their respective States. The savings

Table II

Annual Premiums for Term Contracts at Age 35

Company	Participating	Renewable	Net Cost for Participating Contract			
			5-Year Term	10-Year Term	5-Year Term	10-Year Term
Aetna	No	No	\$ 9.31	\$10.00	—	—
Connecticut General	No	No	9.31	10.00	—	—
Connecticut Mutual	Yes	No	11.96	12.56	\$ 8.86	\$ 9.49
Equitable Life, N. Y.	Yes	No	11.96	12.56	8.83	9.03
Fidelity Mutual, Penna.	Yes	Yes	12.36	—	9.70	—
John Hancock	Yes	No	12.24	12.75	9.48	9.62
Massachusetts Mutual	Yes	No	10.48	11.20	8.95	9.63
Metropolitan	Yes	Yes	10.11	10.93	7.01	7.11
Minnesota Mutual	Yes	Yes	12.56	13.19	10.25	—
Mutual Life, N. Y.	Yes	No	11.96	12.56	9.54	9.81
National Life, Vt.	Yes	Yes	13.34	—	10.84	—
National Life, Vt.	Yes	No	11.21	12.73	9.64	10.65
New England Mutual	Yes	No	11.84	—	8.95	—
New England Mutual	Yes	Yes	—	14.20	—	10.40
New York Life	Yes	No	12.01	12.61	10.01	10.28
Northwestern Mutual	Yes	No	11.96	12.56	9.35	9.60
Northwestern National	Yes	No	11.88	—	8.95	—
Northwestern National	Yes	Yes	—	13.38	—	9.73
Occidental Life, Calif.	No	Yes	9.65	—	—	—
Penn Mutual	Yes	No	12.56	13.19	8.55	8.98
Provident Mutual	Yes	No	12.09	12.69	9.05	9.65
Prudential	Yes	No	—	11.78	—	8.94
Travelers	No	No	9.31	10.00	—	—
United Benefit, Nebr.	No	Yes	10.52	—	—	—

banks, by eliminating the insurance agent and his commissions, are able to sell contracts at lower cost to policyholders.

Legislative restrictions limit the sale of Savings Bank Insurance to \$1000 maximum by each issuing bank. In New York and Connecticut the maximum amount of Savings Bank Insurance that can be purchased by any one individual is \$3000; in Massachusetts an individual can purchase up to \$25,000. For residents of these States, who are eligible to purchase Savings Bank Insurance, these contracts will prove to be best buys.

The following table shows the average net cost-per-thousand charged by the saving banks for their 5-year renewable term contract issued at age 35.

State	5-Year Term	Renewable
Connecticut —	\$8.60	Yes
Massachusetts —	6.99	Yes
New York —	7.71	Yes

We are now ready to continue with our problem of providing \$100 a month for dependents in the event death occurs prior to age 65. We found that at age 35, \$23,866 insurance would be required. The net average cost for this amount of protection over a 10-year period would be \$170 a year, an amount far from prohibitive.

But, it may be argued, while renewable term insurance is relatively cheap in the early years, the periodic increases will make the cost ultimately prohibitive. This is only part of the truth. For despite the unavoidable increase in the cost for insurance, you will still find it relatively inexpensive to fulfill your obligation to dependents. This is because you will need less and less insurance protection as the years go by.

If you live and continue to provide income for your dependents out of your annual earnings, you can periodically reduce the amount of insurance you buy to serve for protection in the event of your death. At age 45, for example, you will have supplied 10 years' income yourself, and will then have to make provisions through insurance for income for only 20 more years, instead of the 30 years of protection you planned at 35.

Referring to our Table I, it is seen that an insurance estate of only \$18,148 will provide a monthly income of \$100 for 20 years. The net cost at

age 45 for this amount of protection is \$230 a year. Then, at age 55, when the rate-per-thousand again increases, a policy of \$10,395 will provide the \$100 monthly income for the remaining years of the plan. The net cost is \$282 a year.

In other words, an intelligent protection plan calls for the maintenance of *only* that amount of insurance necessary to provide the approximate income which would have been contributed to dependents had the provider lived. By discontinuing insurance which is no longer needed, you avoid needless expenditure and keep costs within reasonable limits. And by buying renewable term insurance you

can adequately protect dependents when protection is needed most.

Of course, buying term insurance for maximum protection does not create savings. You need savings to assure payment of your premiums in the event of some emergency that may leave you temporarily unemployed, or reduce your income considerably. If you cannot fall back on such a reserve, you might lose your protection, since a term policy will lapse if no payment is made when the premium is due. Thus, even a pure insurance protection program requires a parallel savings program to assure continuous payments for your term policy.

The Housing Program

by Susan Brothers

A discussion of the present program and needed reforms

The Government Reconversion Housing program is so weak as to be dangerous, but the real estate interests like it. It gives them a free hand to construct high-priced houses that are poor financial risks, and to pass them off to house-hungry veterans, who are willing to pay anything for a roof over their heads.

Veterans aren't aggressively opposing the program—yet. They've been sold on the idea that it will ease their serious housing problems, and anything that gives even faint hope of doing that sounds like a bonanza. But protests are expected to mount in the Spring, when the construction actually starts, and the veterans see that the houses being built are at prices beyond their reach, and too low in quality for the money.

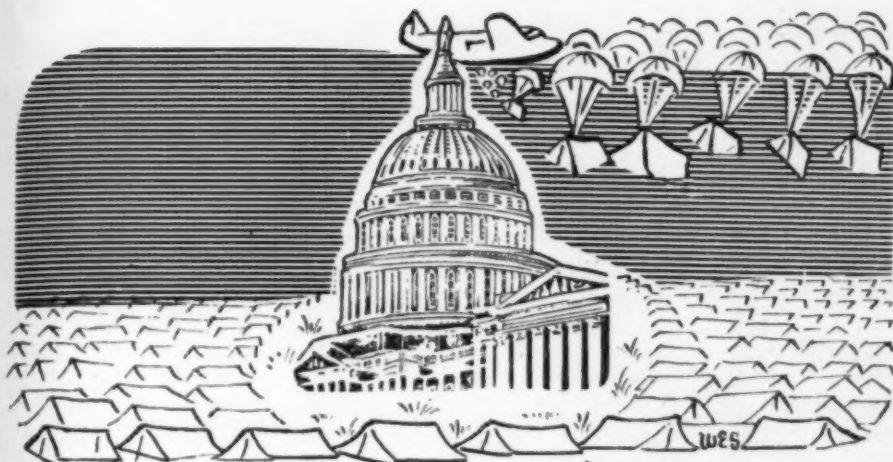
On paper, the program provides that 50% of all essential building material be channeled into construction of houses for veterans. These houses are to have a ceiling price not to exceed \$10,000 (including land), or a maximum rental rate of \$80 a month. A builder may obtain needed priorities from the local offices of the Federal Housing Administration on evidence that he has a site available and is financially responsible. He must show his building specifications, cost estimates and selling price; he must agree to give veterans preference in selling. The resale price of the new construction can be no higher than the original selling price.

Offhand it looks good. But examination shows that it is full of loopholes and flaws.

Prices are too high. Comparatively few veterans can afford to buy a \$10,000 house, or pay \$80 a month rent. And, though the program sets these as *top* prices, there is every reason to believe that most of the construction will be at or near the ceiling, since profits are greatest at this level. But surveys show that most veterans who intend to buy can't pay over \$6000 for a house; most renters can't afford over \$50 a month rent. Thus, the program makes no provision for the group which is most in need of the housing.

No real quality controls are provided on either construction or materials. It seems quite likely, under such a plan, that the veteran who pays \$10,000 for his house will get only \$6000 or \$7000 worth of housing. This situation is so serious that Raymond Foley, Commissioner of FHA, told a recent press conference that FHA might not be willing to insure loans on some houses on which it has granted priorities, since they might not come up to FHA quality standards. Yet veterans who can afford to do so will buy these overpriced houses, since they need housing desperately, and have no choice in the matter.

No provision is made for number of rental units. The fact that the program does not provide that a certain per-



centage of the units to be built be made available for rental is a serious flaw, since most veterans would prefer to rent, rather than to buy. The result will be that few new houses will be available for rent, and many who don't want to and can't afford to buy houses will be forced to do so.

Only 50% of building materials is affected. This means, in effect, that the remaining half of the available building materials will be used for housing above \$10,000 or for commercial construction. Thus, critically-needed material is likely to find its way into family mansions and beauty parlors instead of hospitals and schools, which are less profitable.

The quota system is unrealistic. Actually, the 50% allocation is only a paper quota. Local FHA offices have no way of telling how much building material is available in the community; they can have no idea whether they are over-issuing or under-issuing priorities. When priorities are over-issued, they amount to no more than hunting licenses; if they are under-issued, materials to which veterans are entitled will be diverted to non-veteran construction. In either case the system breaks down.

A weak priority system breeds black markets. Lack of either a strict quota or a vigorous enforcement program encourages the charging of high prices. Government spokesmen acknowledge that effective enforcement is not to be expected, as the Civilian Production Agency, which is charged with the enforcement aspect, is running on a skeleton staff which can't possibly do the job. In effect, this puts builders and suppliers on the honor system—a system that even an optimist knows is bound to fail.

Many of those who have made honest studies of the housing situa-

tion say that the Government Reconversion Housing program is being used as window-dressing, to divert attention from the Patman Bill (HR 4761). This was designed to fill the same need, but it has some real teeth. Briefly, the Patman Bill would put ceilings on old as well as newly-constructed houses. It would subsidize low-cost housing, with special preference being given to the needs of veterans. It provides for a Director of Housing Stabilization, who can allocate materials for the construction of low-cost housing accommodations. This Director could also require that a certain percentage of new units be constructed for rental purposes. Any overcharges could be recovered by way of suits for triple-damage plus lawyers' fees.

The real estate interests are organizing to fight the Patman Bill. Veterans and other consumers should organize just as strongly to put up a fight in its behalf. Actually, their situation is desperate. The Army's survey on "Soldier Plans for Housing Arrangements after Leaving the Army" shows that two-fifths of all men separated from the Army will need to obtain houses or apartments immediately after their discharge or as soon as they are settled in jobs. This means, for veterans alone, an urgent demand for 2,800,000 dwelling units as soon as demobilization is completed. As against this, it is estimated that only 500,000 new units will be produced in the coming year, even under the most favorable circumstances. With the need so great and the supply so small, it is essential that legislation be enacted to force all available material into the production of low-cost, well-built housing. The honor system won't do the trick. Those who are affected—the people who need the housing—should urge their legislators to act.

CUMULATIVE INDEX

Each issue of the Reports contains this cumulative index of principal subjects covered since publication of the 1946 Buying Guide issue. By supplementing the Buying Guide index with this one, members can quickly locate current material and keep abreast of changes resulting from new tests. Page numbers run consecutively beginning with the January 1946 issue Jan. 1-28, Feb. 28-56.

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